This instrument was prepared by

DAVID F. OVSON, Attorney at Law 728 Shades Creek Parkway, Suite 120 Helena, Alabama 35080 (Name)

SEND TAX NOTICE TO: PAUL S. HORNYAK and CONSTANCE K. HORNYAK 411 Chadwick Circle

(Address) Birmingham, Alabama 35209 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Sirmingham, Alabama

STATE OF ALABAMA COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS.

One Hundred Twenty-Eight Thousand Seventy-Five and No/100 (\$128,075.00) That in consideration of Dollars

a corporation, to the undersigned grantor. BUILDER'S GROUP, INC. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

PAUL S. HORNYAK and CONSTANCE K. HORNYAK

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, Shelby County, Alabama, to-wit: situated in

Lot 33, according to the Survey of Chadwick, Sector 4, as recorded in Map Book 20, page 38, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

SUBJECT TO:

- 1. Ad valorem taxes for the year 1996, which are a lien, but not yet due and payable until October 1, 1996.
- 2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$90,000.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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TO HAVE AND TO HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said I GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances,

that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

Thomas A. Davis IN WITNESS WHEREOF, the said GRANTOR, by its President. who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th day of February 19 96

ATTEST:

STATE OF ALABAMA COUNTY OF JEFFERSON

a Notary Public in and for said County in said

David F. Ovson Thomas A. Davis State, hereby certify that

BUILDER'S GROUP, INC. President of

a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 29th day of

MY COMMISSION EXPIRES. Aug. 27, 1996.

BONDED THRU NOTARY PUBLIC UNDERWRITERS.

February

1996

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.

FORM NO. LT004