Send Tax Notice To: David Spencer Merrill

(Name) DAVID F. OVSON Attorney at Law LANGE, SIMPSON, ROBINSON & SOMERVILLE 110 Stonehaven Drive

address

(Address) 728 Shades Creek Parkway #120, Birmingham, Alabama 3 Baaham, Alabama CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY FIVE THOUSAND AND NO/100-----_____DOLLARS(\$95,000.00)

to the undersigned grantor. Builder's Group, Inc.

a corporation.

-22178

nst

nst

(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 David Spencer Merrill and wife, Deidra Bonovitch Merrill

(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, situated in Shelby County, Alabama

Lot 16, according to the Survey of The Cottages at StoneHaven, as recorded in Map Book 21, Page 26, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year 1997, which are a lien, but not yet due and payable until October 1, 1997.
- 2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$94,847.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

> 07/15/1997-22178 10:05 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI WEL

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 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.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Thomas A. Davis who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of Builder's Group, Inc.

1997

ATTEST:

Alabama STATE OF

COUNTY OF Jefferson

a Notary Public in and for said County in said David F. Ovson Thomas A. Davis State, hereby certify that of Builder's Group, Inc. 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,

27th

Given under my hand and official seal, this the

day of

June

THE PERSON OF TH

1997

Notary Public

My Commission Expires:

Oveon

8/27/2000