

**INSTRUMENT PREPARED BY:**  
Kevin K. Hays, Attorney at Law, P.C.  
200 Canyon Park Drive  
Pelham, Alabama 35124

**SEND TAX NOTICES TO:**  
Jason L. Higgins  
1034 Wyndham Lane  
Helena, AL 35080

**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

That in consideration of \$90,000.00 to the undersigned Grantor, Build-All Construction, Inc., 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 Jason L. Higgins and wife Kimberly C. Higgins (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, to-wit:

Lot 68, according to the Survey of Wyndham-Wilkerson Sector, as recorded in Map Book 22, page 143, in the Probate Office of Shelby County, Alabama.

Address of the Property: 1034 Wyndham Lane  
Helena, AL 35080

Subject to taxes for the year 1998 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$83,719.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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 WITNES WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31 day of October, 19 97.

By: Build-All Construction, Inc.  
[Signature] President

Grantor

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, Kevin K. Hays, a Notary Public in and for said County in said State, hereby certify that Billy Gossett as President, Build-All Const., Inc. whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 31 day of October, 19 97.

[Signature]  
Notary Public

Commission Expires: 11/15/00

11/04/1997-35984  
09:08 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MEL 15.00

Inst # 1997-35984