

PREPARED BY: C U LENDING, INC., ANN HOWARD, 22 Inverness Center Parkway, Suite 210, Birmingham, Alabama 35242

SEND TAX NOTICE TO: BILLY RAY MORROW, AN UNMARRIED MAN
132 CRESTMONT LANE, PELHAM, AL 35124

CORPORATE WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of ONE HUNDRED TWENTY THREE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$123,500.00) to the undersigned Grantor or Grantors, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, BUILDERS GROUP, INC., a corporation (herein referred to as GRANTOR) does grant, bargain, sell and convey unto, BILLY RAY MORROW, AN UNMARRIED MAN (herein referred to as GRANTEES), the following described real estate situated in SHELBY County, Alabama, to-wit:

LOT 17, ACCORDING TO THE RESURVEY OF CRESTMONT, AS RECORDED IN MAP BOOK 22, PAGE 30, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

- (1) Subject to property taxes for the current year.
- (2) Subject to easements, restrictions, covenants and conditions, if any.
- (3) Subject to mineral and mining rights.
- (4) Subject to building and setback lines of 10 foot front and 20 foot rear as recorded in Map 22, Page 30.
- (5) Subject to covenants and restrictions as recorded in Instrument No. 1996-41131 and amended in Instrument No. 1997-15761.
- (6) Subject to Right of Way of Alabama Power Company as recorded in Volume 101, Page 514, Volume 120, Page 264 and Instrument No. 1997-2638.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

And the GRANTOR does for itself and for its successors and assigns covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances unless otherwise noted above; that it has a good right to sell and convey the same as aforesaid; that it will, and its successors and assigns shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned officer on behalf of the corporation has placed its hand and seal, on FEBRUARY 6, 1998.

BUILDERS GROUP, INC.

BY:

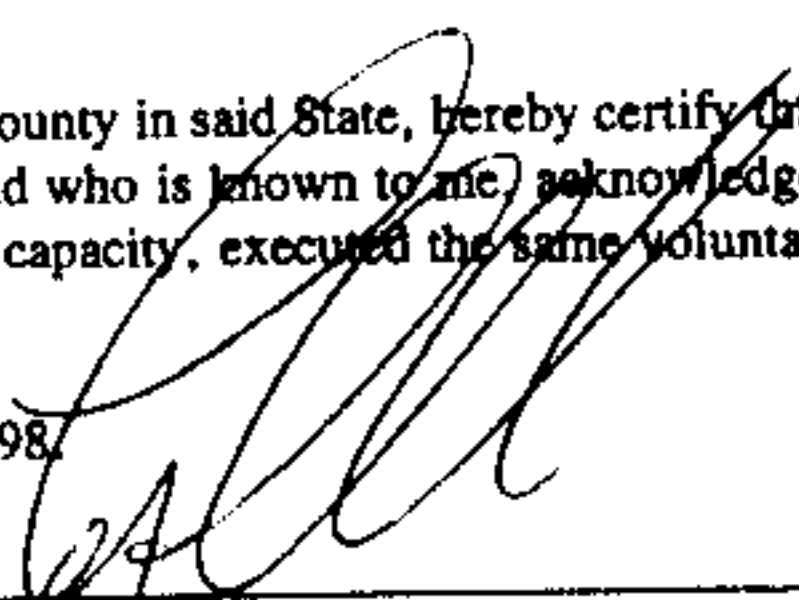

THOMAS A. DAVIS, ITS PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that THOMAS A. DAVIS, whose name is signed as PRESIDENT to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, (s)he, in such capacity, executed the same voluntarily on the date the same bears date.

Given under my hand and official seal on FEBRUARY 6, 1998.

My commission expires: 7/23/99


Notary Public

Inst. # 1998-05255

02/17/1998-05255
03:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 132.00