LAND TITLE COMPANY OF ALABAMA

SEND TAX NOTICE TO: Samuel D. Bruno and

This instrument was prepared by

DAVID F. OVSON, Attorney at Law

140 Crestmont Lane

Susan E. Bruno

(Name) LANGE, SIMPSON, ROBINSON & SOMERVILLE, LLP 728 Shades Creek Parkway, Suite 120

Pelham, Alabama 35124

98

Ò

(Address) Birmingham, Alabama 35209

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 One Hundred Twenty-Five Thousand Nine Hundred Ninety and No/100 Dodlars

to the undersigned grantor, BUILDER'S GROUP, INC. a corporation, (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

SAMUEL D. BRUNO and SUSAN E. BRUNO

(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 21, according to a Resurvey of Crestmont, as recorded in Map Book 22, page 30, 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.

\$120,098.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed 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 it 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 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 lated day of July 1998.

ATTEST:

Secretary

BUILDER'S GROUP, INC.

President

STATE OF ALABAMA
COUNTY OF JEFFERSON

D7/08/1998-25881 D3:14 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

David F. Ovson a Notary Public Warle for said County in said State, hereby

certify that Thomas A. Davis

whose name as President 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 the act of said corporation,

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

July

19 98

Notary Public