

This instrument was prepared by

Send Tax Notice To: Timothy P. Bower

(Name) LANGE, SIMPSON ET AL

name

178 Stonebridge Circle

address

(Address) 728 Shades' Creek Parkway #120, Birmingham, Alabama 35208 Bam, Alabama 35124

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 EIGHT THOUSAND FIVE HUNDRED AND NO/100-----  
-----DOLLARS (\$108,500.00)

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 Timothy P. Bower and wife, April B. Bower

(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 91, according to the Survey of The Cottages at Stonehaven, Second Addition, Phase One, as recorded in Map Book 23, page 87, 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.

\$97,600.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1998-29927

08/05/1998-29927  
12:02 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 GRM 19.50

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 30th day of July 1998  
Builder's Group, Inc.

ATTEST:

By Thomas A. Davis  
Thomas A. Davis, President

STATE OF Alabama  
COUNTY OF Jefferson

I, David F. Ovson  
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 as the act of said corporation.

a Notary Public in and for said County in said

Given under my hand and official seal, this the 30th day of

July

1998

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Aug. 27, 2000.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

David F. Ovson

Notary Public