This	instrument	W21	prepared by
444			to charted old

Send Tax Notice To: Michael C. Matthews

198 Pebble Circle

(Name) LANGE, SIMPSON ET AL

(Address) 728 Shades Creek Parkway #120. Birmingham, Alabama 39888am, 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 TWO THOUSAND FIFTY SIX AND NO/100---------------DOLLARS(\$102,056.0Q)

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 Michael C. Matthews and wife, Amy Marie Matthews

(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 79, 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.

\$101,585.00 of the purchase price recited above was derived from the proceeds of a mortgage loan closed simultaneously herewith.

3.00 001 C8H

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 September who is authorized to execute this conveyance, has hereto set its signature and seal, this the 22nd day of Builder's Group, Inc.

19 98

ATTEST:

Alabama STATE OF COUNTY OF Jefferson

a Notary Public in and for said County in said.

State, hereby certify that

David F. Ovson

Thomas A. Davis

of Builder's Group, Inc. whose dame as President 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,

Given under my hand and official seal, this the

22nd day of WHETARY PUBLIC STATE OF ALABAMA AT LARGE. MY COMMISSION EXPIRES: Aug. 27, 2000.

September

1998

BONDED THRE NOTARY PUBLIC UNDERWRITERS. David F. Ovson

Notary Public