

STATUTORY WARRANTY DEED

This instrument was prepared by

Send Tax Notice To:

Larry D. Stephens

(Name) Lamar Ham
 3512 Old Montgomery Highway
 (Address) Birmingham, AL 35209

name 215 Brynleigh Circle
 address Chelsea, AL 35043

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, Sixty Two Thousand, Nine Hundred and 00/100 Dollars (\$162,900.00)

to the undersigned grantor, D.R. Horton, Inc. - Birmingham

(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

Larry D. Stephens and Juanita H. Stephens

(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 204, according to the Survey of Brynleigh Estates, 2nd Sector, as recorded in Map Book 21, page 65 in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements, restrictions, mineral and mining rights and rights of way of record.

\$ 146,600.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

01/04/1999-00201
 01:43 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MEL 25.00

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.

IN WITNESS WHEREOF, the said GRANTOR, by its Assistant Secretary, Charles G. Arcara who is authorized to execute this conveyance, has hereto set its signature and seal, this the 20th day of November 19 98

ATTEST:

D.R. Horton, Inc. - Birmingham

By Charles G. Arcara
 Charles G. Arcara, Assistant Secretary

STATE OF ALABAMA
 COUNTY OF JEFFERSON

I, Lamar Ham a Notary Public in and for said County in said State, hereby certify that Charles G. Arcara whose name as Assistant Secretary of D.R. Horton, Inc. - Birmingham 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, D.R. Horton, Inc. - Birmingham

Given under my hand and official seal, this the 20th day of November 19 98

[Signature]
 Notary Public
 My Commission Expires November 9, 2001

1999-00201