THIS INSTRUMENT PREPARED BY: WEATHINGTON & MOORE, P.C. 819 Parkway Drive, S.E. Leeds, Alabama 35094

Send Tax Notice To: Richard Turner 149 Bridge Drive Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of TWO HUNDRED SEVENTY FIVE THOUSAND TWO HUNDRED FORTY AND NO/100 (\$275,240.00) DOLLARS to the undersigned Grantor, COVENANT BULDERS, 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 RICHARD TURNER AND ROSE M. TURNER (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 13, according to the survey of Stonebridge Subdivision, as recorded in Map Book 20, Page 23, in the Probte Office of Shelby County, Alabama.

SUBJECT TO: 1. A 35 foot building line as shown by recorded plat.

2. Restrictions as shown by recorded map.

3. The subdivision shown herein, including lots ans\d streets, lies in an area where natural lime sinks have occurred.

\$115,000.00 of the above consideration was paid by 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 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, H. Gary Wilkins, who is authorized to execute this conveyance, has hereto set its signature and seal this the 15th day of January, 1999.

OL/13/1339-02263
10:17 AM CERTIFIED
10:17 AM CERTIFIED
SHELB! COUNT! JUNE OF PROBATE
171.50

COVENANT BUILDERS, INC.

By H. GARY WILKINS, PRESIDENT

STATE OF ALABAMA **JEFFERSON COUNTY**

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that H. GARY WILKINS, whose name as PRESIDENT of COVENANT BUILDERS, 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.

Given under my hand and official seal this 15th day of January, 1999.

Notary Public

My Commission Expires:

Inst # 1999-02263

01/19/1999-02263 10:17 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 171.50 GO2 CRH