

This instrument was prepared by

Send Tax Notice To: James William Sewell, Jr.(Name) Lange, Simpson, Robinson & Somerville, LLP

name

195 Pebble Circle

address

(Address) 728 Shades Creek Parkway, Suite 120 B'ham, AL 35209 Pelham, 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 Fifteen Thousand Three Hundred Forty and No/100 Dollars (\$115,340.00)

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 James William Sewell, Jr., Joined By Allison L. Sewell, His Wife

(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 82, 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 1999, which are a lien, but not yet due and payable until October 1, 1999.
2. Easements, rights-of way, restrictions, conditions and covenants of record.

\$ 114,237.00 of the purchase price recited herein was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 1999-03234

01/25/1999-03234
 11:31 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CRH 10.00

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. 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 15th day of January 19 99

ATTEST:

Builder's Group, Inc.

By

Thomas A. Davis, PresidentSTATE 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 15th day of January 19 99

NOTARY PUBLIC STATE OF ALABAMA AT LARGE

JAN 27, 2000
NOTARY UNDERWRITERDavid F. Ovson

Notary Public