

This instrument was prepared by

Send Tax Notice To: Michael T. Richard(Name) Lange, Simpson, Robinson & Somerville, LLPname
184 Stonebridge Circle(Address) 728 Shades Creek Parkway, Suite 120, B'ham, AL 35209 Pelham, Alabama 35124

address

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 Seven Hundred and No/100 Dollars
(\$102,790.00)

to the undersigned grantor, Builder's Group, Inc.

a corporation.

(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Michael T. Richard and Angela E. Richard

(herein referred to as GRANTEEES) 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 88, 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.

\$ 97,650.00 of the purchase price recited herein was derived from the proceeds of a mortgage loan closed simultaneously herewith.

01/27/1999-03693
12:37 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CMH 14.00

TO HAVE AND TO HOLD, To the said GRANTEEES 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 GRANTEEES, 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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 22nd day of January 19 99

ATTEST:

Builder's Group, Inc.

By Thomas A. Davis
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 22nd day of January 19 99

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES 27 2000.
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS.

Notary Public

Inst # 1999-03693