

This instrument was prepared by

Send Tax Notice To: LEANN RATCLIFFE(Name) LANGE, SIMPSON, ROBINSON &

name

208 Stone Circle

address

(Address) 728 Shades Creek Parkway #120, Birmingham, Alabama 35224Birmingham, 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 SIXTEEN THOUSAND THREE HUNDRED AND NO/100-----

-----DOLLARS (\$116,300.00)

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

(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 LEANN RATCLIFFE AND HUSBAND, ALFRED A. RATCLIFFE

(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 166, according to the Survey of The Cottages at Stonehaven, Third Addition, as recorded in Map Book 26, page 15, in the Probate Office of Shelby County, Alabama.

## SUBJECT TO:

1. Ad valorem taxes for the year 2000, which are a lien, but not yet due and payable until October 1, 2000.
2. Easements, right-of-ways, restrictions, conditions and covenants of record.

\$ 100,000.00 of the purchase price recited herein was derived from the proceeds of a mortgage loan closed simultaneously herewith.

Inst # 2000-02655

01/26/2000-02655  
09:55 AM CERTIFIEDSHELBY COUNTY JUDGE OF PROBATE  
001 198 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. 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 21st day of January 2000  
Builder's Group, Inc.

ATTEST:

By Thomas A. Davis, PresidentSTATE OF Alabama  
COUNTY OF Jefferson

I, David F. Ovson, a Notary Public in and for said County in said 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,

Given under my hand and official seal, this the 21st day of January 2000

David F. Ovson

Notary Public