

This Instrument Was Prepared By:
John R. Holliman, Esq.
2491 Pelham Parkway
Pelham, Alabama 35124

\$216,200.00

STATE OF ALABAMA

CORPORATION WARRANTY DEED, JOINTLY
LIFE WITH REMAINDER TO SURVIVOR

COUNTY OF SHELBY

Inst. # 2000-28390
08/21/2000-28390
09:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
G02 CJ1 98.00

KNOW ALL MEN BY THESE PRESENTS, That in consideration of
other good and valuable considerations and the sum of Ten and
no/100 (\$10.00) Dollars to the undersigned GRANTOR in hand paid
by the GRANTEES herein, the receipt of which is hereby
acknowledged, / United Homebuilders, Inc.
(hereinafter referred to as GRANTOR), does hereby
grant, bargain, sell and convey unto R. Scott Adams and Marquita
N. Adams, husband and wife, (hereinafter 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 the County of
Shelby and State of Alabama, to-wit:

Lot 4 according to the Survey of Silverleaf, Phase I
as recorded in Map Book 24, Page 16, Shelby County,
Alabama Records.

This conveyance is hereby made subject to restrictions,
easements and rights of way of record in the Probate
Office of Shelby County, Alabama.

\$129,200.00 was paid from a first mortgage recorded
herewith.

Send Tax Notice to:

112 Silverleaf Drive

Pelham, Alabama 35124

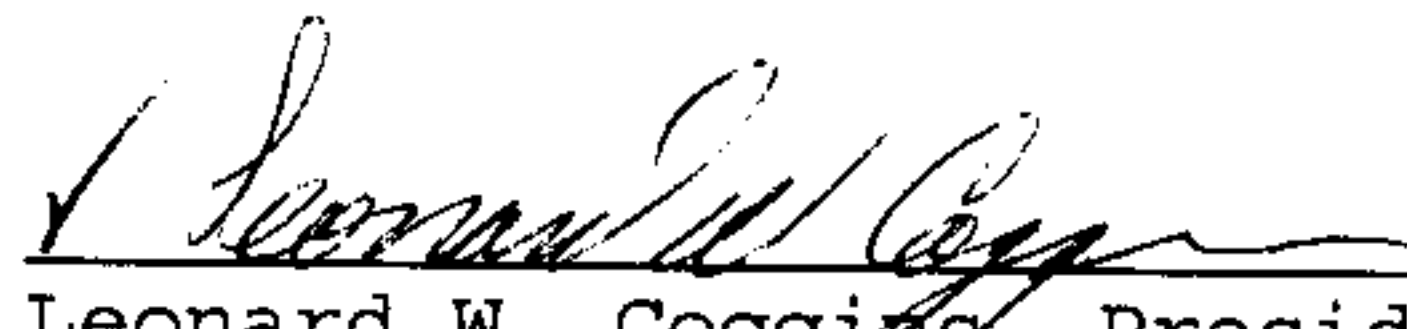
Together with all and singular the tenaments, hereditaments
and appurtenances thereto belonging or in anywise appertaining in
fee simple.

TO HAVE AND TO HOLD the same unto 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 and its successors and assigns covenants with the said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that it has a good right to sell and convey the same as aforesaid; that it will and its successors and assigns shall, warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has hereunto set its signature by Leonard W. Coggins its President on this the 1st day of August, 2000.


Leonard W. Coggins, President

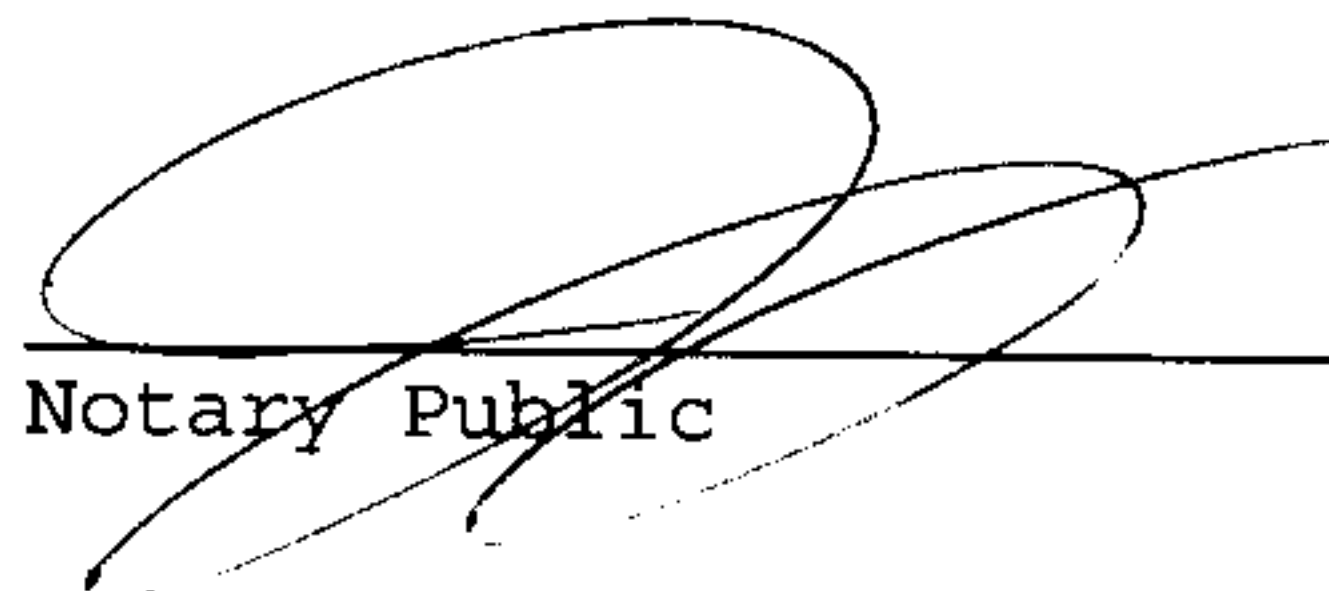
STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that Leonard W. Coggins as President of* 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, as such duly authorized officer executed the same voluntarily for and as the act of said corporation.

*United Homebuilders, Inc.

Given under my hand and official seal this the 1st day of August, 2000.


Notary Public

My Commission Expires:

8/29/08

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SHELBY COUNTY JUDGE OF PROBATE
002 CJI 36.00