

Christopher Jay Byrd

Send Tax Notice To: Allison Denise Byrd

This instrument was prepared by

(Name) David F. Ovson, LLC
1130 South 22nd Street

(Address) Ridge Park Building, Suite 4800
Birmingham, AL 35205

name 410 Walker Way

address Pelham, AL 35124

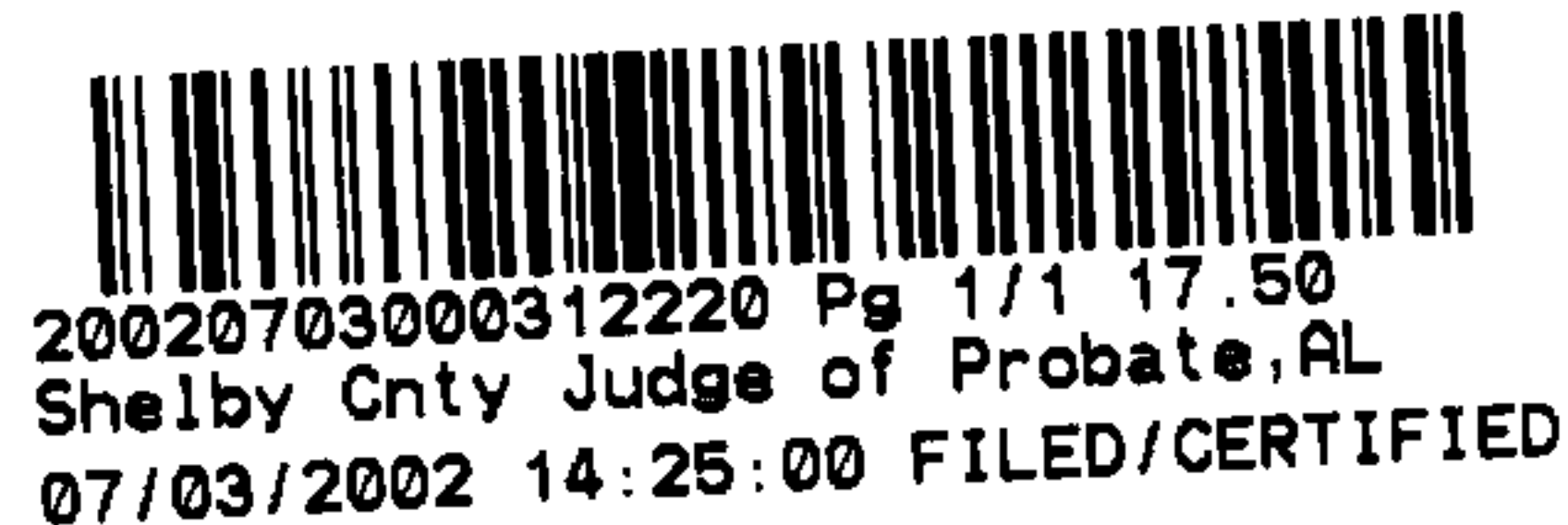
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Twenty-Eight Thousand Five Hundred and No/100
(\$128,500.00) Dollars
to the undersigned grantor, Builder's Group, Inc.



(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which GRANTOR does by these presents, grant, bargain, sell and convey unto

Christopher Jay Byrd and Allison Denise Byrd

(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 to-wit:

Lot 127, according to the Record Map for Builders Group Addition to The Glen at Stonehaven, Phase Two, as recorded in Map Book 27, page 146, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 2002, which are a lien, but not yet due and payable until October 1, 2002.
2. Easements, rights-of-way, restrictions, conditions and covenants of record.

\$ 122,000.00 of the purchase price recited herein was derived from the proceeds of mortgage loans 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 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
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of May, 2002

ATTEST:

Builder's Group, Inc.

By Thomas A. Davis
Thomas A. Davis, President

STATE OF Alabama
COUNTY OF Jefferson

I, the undersigned
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 31st day of May, 2002

Notary Public

Notary Public