proceeds of a mortgage loan closed simultaneously herewith.

of the purchase price recited herein was derived from the

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 WIT who is author	NESS WHEREO	F, the said GRAI is conveyance, ha	NTOR, by its Presides hereto set its signature	ent, Thomas A. Davis and seal, this the 19th day of	July	2002
ATTEST:				Builder's Group,	Inc	
	Alabama Jefferson			Thomas A. Davi	s, President	

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

\$ 111,844.00

19th day of

2002

Notary Public NOTARY PUBLIC STATE OF ALABAMA AT LARGE

Ovson

David F.

MY COMMINISION EXPIRES: Aug 27, 2004 BONDED THE NOTARY PUBLIC UNDERWRITERS