

This instrument was prepared by

Send Tax Notice To: Bob Howard

(Name) DAVID F. OVSON, LLC

name

177 Flagstone Lane

address


(Address) 1130 South 22nd Street, Birmingham, Alabama 35205 Calera, AL 35040

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

STATE OF ALABAMA

COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,


20020809000377840 Pg 1/1 61.00
Shelby Cnty Judge of Probate, AL
08/09/2002 13:25:00 FILED/CERTIFIED

That in consideration of NINETY THREE THOUSAND ONE HUNDRED FIFTY AND NO/100-----

-----DOLLARS (\$93,150.00)

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 Bob Howard and wife, Phyllis Howard

a corporation,

(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, AL

to-wit:

Lot 158, according to the Survey of Camden Cove, Sector 3, as recorded in Map Book 28, page 3, 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.

\$ 43,150.00 of the purchase price recited herein was derived from the proceeds of a mortgage loan 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, Thomas A. Davis who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of July 2002

ATTEST:

Builder's Group, Inc.

By 
Thomas A. Davis, President

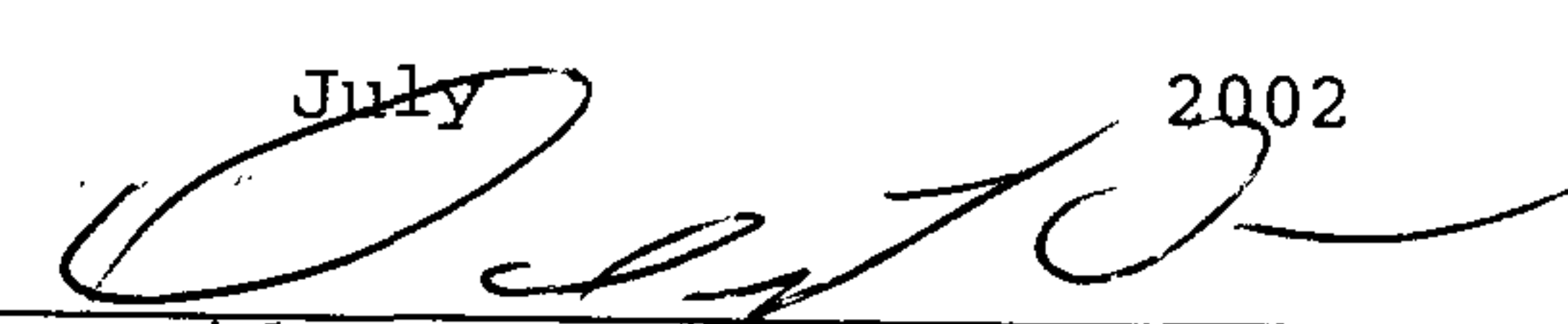
STATE OF Alabama
COUNTY OF Jefferson }

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 31st day of

July

2002


David F. Ovson

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 27, 2004
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS