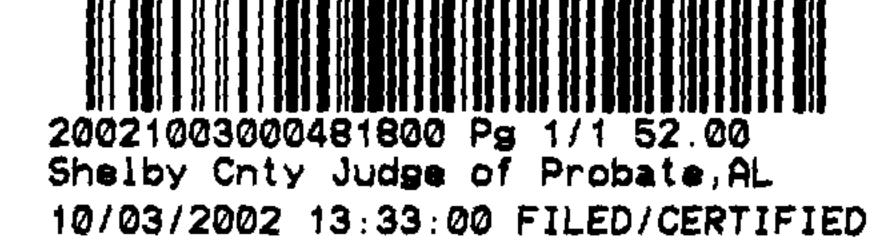
02-1073



SEND TAX NOTICE TO: JAMES W. EARLY 212 BELVEDERE DRIVE BIRMINGHAM, ALABAMA 35242

CORPORATION WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

## WARRANTY DEED

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$205,044.00 to the undersigned grantor, **D. R.**HORTON, INC. - BIRMINGHAM, a corporation, (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 JAMES W. EARLY and CHERYL L. EARLY, HUSBAND AND WIFE (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 contigent remainder and right of reversion, the following described real estate, situated in the County of SHELBY, and State of Alabama, to-wit:

LOT 31, ACCORDING TO THE SURVEY OF VILLAS BELVEDERE, AS RECORDED IN MAP BOOK 29, PAGE 27 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

\$164,000.00 of the purchasse price received above was paid from a first purchase money mortgage loan closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, to the said GRANTEES for and during their joint lives upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contigent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, convenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as hereinabove provided, 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 and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by CHARLES G. ARCARA, ASSISTANT SECRETARY who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of September. 2002.

ATTEST:	BY: Chaile De Chaire
	CHARLES G. ARCARA, ASSISTANT SECRETARY
STATE OF ALABAMA) SHELBY COUNTY)	

I, the undersigned, a Notary Public in and for said State hereby certify that **CHARLES G. ARCARA** whose name as ASSISTANT SECRETARY of D. R. HORTON, INC. - BIRMINGHAM, 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 coporation.

Given under my hand the 27th day of September, 2002.

Notary Public

My Commission Expires: \_\_\_\_\_

Prepared by:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
3800 COLONNADE PARKWAY STE, 630
BIRMINGHAM, ALABAMA 35243

MY COMMISSION EXPIRES OCTOBER 27, 2005