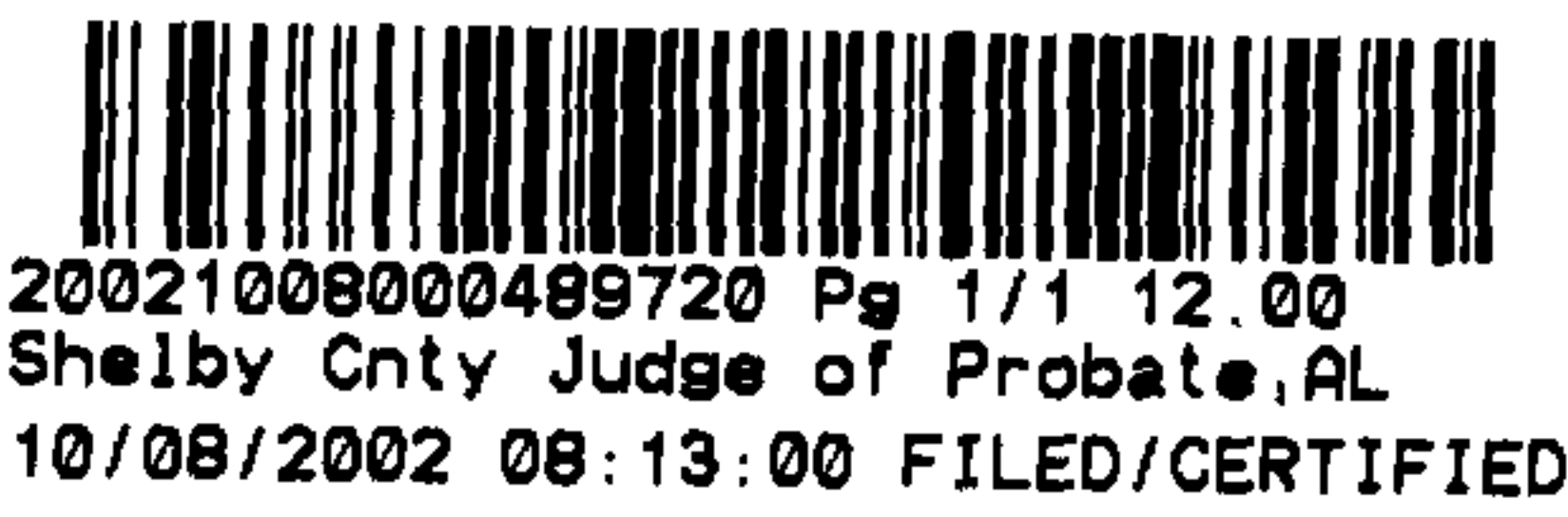


This instrument was prepared by
(Name) DAVID F. OVSON, LLC
(Address) 1130 South 22nd Street
Birmingham, Alabama 35205

Send Tax Notice To: Deborah J. Latham
name
96 Stonehaven Way
address
Pelham, AL 35124

Corporation Form Warranty Deed



STATE OF ALABAMA)
COUNTY OF Jefferson)
KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY FOUR THOUSAND THREE HUNDRED FIFTY AND NO/100-----
-----DOLLARS (\$124,350.00)
to the undersigned grantor, Builder's Group, Inc.
a corporation
(herein referred to as GRANTOR) in hand paid by the grantee herein, the receipt of which is hereby acknowledged,
the said GRANTOR does by these presents, grant, bargain, sell and convey unto Deborah J. Latham

(herein referred to as GRANTEE, whether one or more), the following described real estate, situated in Shelby County, AL
to-wit:
Lot 149, according to the Record Map of Builder's Group Addition to The Glen
at Stonehaven Phase One, as recorded in Map Book 27, page 54, 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.

The entire purchase price recited herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or their heirs and assigns, that it 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 GRANTEE, his, her or 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, hereto set its signature and seal,
this the 23rd day of September, 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 23rd day of September, 2002

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

Notary Public