

STATUTORY WARRANTY DEED

This instrument was prepared by

Send Tax Notice To: Franklin T. Faulk

(Name) Larry L. Halcomb
3512 Old Montgomery Highway
 (Address) Birmingham, Alabama 35209

name 3098 Crossings Drive
 address Hoover, Alabama 35242

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

STATE OF ALABAMA
 COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of TWO HUNDRED TWENTY TWO THOUSAND NINE HUNDRED FIFTY AND NO/100 (222,950.00)
 to the undersigned grantor, Harbar Construction Company, 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

Franklin T. Faulk and Yvonne A. Faulk

(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, Alabama to-wit:

Lot 48, according to the Survey of Caldwell Crossings, as recorded in Map Book 29, Page 9, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights, together with release of damages, excepted.
 Subject to taxes for 2003.

Subject to easement(s); building line; and, restrictions as shown on recorded map.

Subject to right of way granted to Shelby County recorded in Volume 233, Page 700; Volume 216, Page 29 and Volume 282, Page 115.

Subject to right of way granted to Alabama Power Company recorded in Real Volume 142, Page 148.

Subject to right of way granted the City of Hoover recorded in Inst. No. 2000-40742, Inst. No. 2000-40741 and Inst. No. 2000-25988.

Subject to restrictions and covenants appearing of record in Inst. No. 2002-02381 and Inst. No. 2002-32073.



20021223000639500 Pg 1/1 74.00
 Shelby Cnty Judge of Probate, AL
 12/23/2002 09:02:00 FILED/CERTIFIED

\$ 160,000.00 of the purchase price was paid 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.

IN WITNESS WHEREOF, the said GRANTOR, by its Presidnet, B. J. Harris, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 17th day of December 19/2002.

ATTEST:

Harbar Construction Company, Inc.

By B. J. Harris
 B. J. Harris, President

STATE OF ALABAMA
 COUNTY OF JEFFERSON

I, Larry L. Halcomb, a Notary Public in and for said County in said State, hereby certify that B. J. Harris whose name as President of Harbar Construction Company, 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 17th day of December 19/ 2002.

Larry L. Halcomb Notary Public

My Commission Expires January 23, 2006