

This instrument was prepared by

(Name) Larry L. Halcomb

(Address) 3512 Old Montgomery Highway

Birmingham, AL 35209

Send Tax Notice To: Gregory D. Cromeens

name

7000 Bent River Court

address

Birmingham, AL 35244

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

STATE OF ALABAMA

COUNTY OF Jefferson

} KNOW ALL MEN BY THESE PRESENTS,


That in consideration of TWO HUNDRED SEVENTY SEVEN THOUSAND SEVEN HUNDRED FIVE AND 28/100-  
-----DOLLARS (\$277,705.28)  
to the undersigned grantor, T. L. Yarbrough Construction Co. 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 Gregory D. Cromeens and wife, Wendy M. Cromeens

(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 207, according to the Survey of Bent River Commons, 2nd Sector, as recorded in Map Book 25, Page 25, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted.  
Subject to taxes for 2003.  
Subject to items on attached Exhibit "A".

  
20030226000117470 Pg 1/2 69.50  
Shelby Cnty Judge of Probate, AL  
02/26/2003 10:29:00 FILED/CERTIFIED

\$ 222,164.00 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. 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 L. Yarbrough who is authorized to execute this conveyance, has hereto set its signature and seal, this the 24th day of February , 2003

ATTEST:

T. L. Yarbrough Construction Co.  
Inc.

By Thomas L. Yarbrough  
Thomas L. Yarbrough, 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 Thomas L. Yarbrough whose name as President of T. L. Yarbrough Construction Co. 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 24th day of February , 2003

Larry L. Halcomb  
Notary Public

My Commission Expires January 23, 2006

EXHIBIT "A"

Covenant regarding onsite sewage disposal system in Instrument #1999-15750.

Restrictions appearing of record in Instrument #1999-4401; Instrument #9501/3042 and Instrument #1999-8863.

Covenant to run with land with land regarding sanitary sewer system as recorded in Instrument #1999-15750.

Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto, as recorded in Volume 33, Page 542; Volume 236, Page 103; Volume 178, Page 521 and Volume 201, Page 175.

Right of way and rights in connection therewith including limited right of access as granted to State of Alabama by Instrument recorded in Volume 295, Page 425.

Agreement with Plantation Pipeline Company as set out in Deed Book 145, Page 275.

Notes as shown on recorded plat.