

This instrument was prepared by

Send Tax Notice To: Michael T. Hosemann

(Name) DAVID F. OVSON, LLC

name

127 Renwick Drive

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,

20030306000137160 Pg 1/1 12.00
Shelby Cnty Judge of Probate, AL
03/06/2003 14:04:00 FILED/CERTIFIED

That in consideration of ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100-----
-----DOLLARS (\$118,400.00)

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 Michael T. Hosemann and Rachel A. Hosemann

(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 54, according to the Survey of Amended Map of Final Plat Camden Cove Sector 7, as recorded in Map Book 30, page 83, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year 2003, which are a lien, but not yet due and payable until October 1, 2003.
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 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 28th day of February 2003
Builder's Group, Inc

ATTEST:

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 28th day of February 2003

David F. Ovson

Notary Public