name

DAVID F. OVSON, LLC

496 Camden Cove Circle

address

(Address) 1/130 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,

20050413000174650 Shelby Cnty Judge of Probate, AL

That in consideration of HUNDRED EIGHTEEN THOUSAND AND NO/100--- 04/13/2005 02:38:45PM FILED/CERT

-DOLLARS (\$118,000.00)

to the undersigned grantor, Builder's Group, Inc.

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 Christopher Dryden and Melinda B. Stroud

(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 to-wit: in Shelby County, AL

Lot 255, according to the Final Plat Camden Cove, Sector 9, as recorded in Map Book 33, page 14, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

- 1. Ad valorem taxes for the year 2005, which are a lien, but not yet due and payable until October 1, 2005.
- 2. Easements, rights-of-ways, 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 Presiden who is authorized to execute this conveyance, has hereto set its signature and | t, Thomas A. Davis seal, this the 30th day of | March | 2005 |
|--|---|--------------|------|
| | | Inc. | |
| ATTEST: | | | |
| | Thomas A. Davis | s, President | |

Alabama STATE OF COUNTY OF Jefferson

the act of said corporation,

a Notary Public in and for said County in said David F. Ovson Thomas A. Davis State, hereby certify that of Builder's Group, Inc. whose name as President 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

Given under my hand and official seal, this the

day of 30th

2005 March

Notary Public