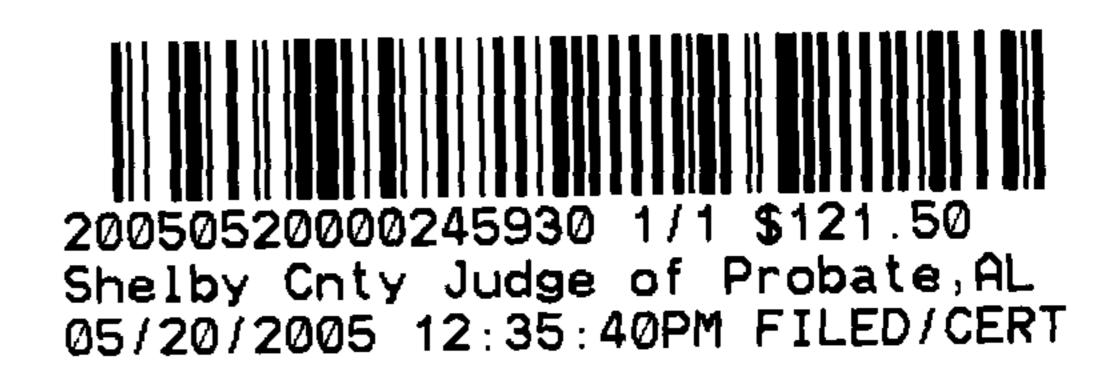
05-0549



SEND TAX NOTICE TO:JEROME J. ACOSTA 1075 BALDWIN LANE BIRMINGHAM, ALABAMA 35242

CORPORATION WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

WARRANTY DEED

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$469,900.00 to the undersigned grantor, DISTINCTIVE BUILDERS, 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 JEROME J. ACOSTA and PAMELA S. ACOSTA, HUSBAND AND WIFE (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 contigent remainder and right of reversion, the following described real estate, situated in the County of SHELBY, and State of Alabama, to-wit:

Lot 2820, according to the Survey of Highland Lakes, 28th Sector, an Eddlcman Community, as recorded in Map Book 34, Page 30, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Instrument No. 1996-17543, and further amended in Instrument #1999-31095, in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 28th Sector, recorded as Instrument No. 20041109000615190, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

TO HAVE AND TO HOLD, to the said GRANTEES for and during their joint lives upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contigent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, convenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as hereinabove provided, 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 and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by JEFFREY MARK BROWN, PRESIDENT who is authorized to execute this conveyance, has hereto set its signature and seal, this the 13th day of May. 2005.

NOTE: \$ 359,650.00 of the purchaseprice above was received from a purchase money

mortgage loan closed simultaneously **DISTINCTIVE BUILDERS**, INC. herewith.

JEFFREY MARK BROWN, PRESIDENT

Shelby County, AL 05/20/2005

STATE OF ALABAMA)
SHELBY COUNTY)

Deed Tax:\$110.50

State of Alabama

I, the undersigned, a Notary Public in and for said State hereby certify that JEFFREY MARK BROWN whose

name as PRESIDENT of DISTINCTIVE BUILDERS, 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 coporation.

Given under my hand the 13th day of May, 2005.

My Commission Expires: _

Notary Public

CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/27/05

Prepared by:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
2800 COLONNADE PARKWAY STE, 630
BIRMINGHAM, ALABAMA 35243