This instrument was prepared by

(Name) DAVID F. OVSON, LLC

(Address) 1130 South 22nd Street, Birmingham, Alabama 35205

Send Tax Notice To: John B. McCaffety
name
110 Ashby Street
address
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,

That in consideration of ONE HUNDRED TWENTY NINE THOUSAND NINE HUNDRED AND NO/100---------
----------DOLLARS($129,900.00)
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 John B. McCaffety and wife, Emily McCaffety

(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 110, according to the Survey of Camden Cove West Sector 3, Phase 2, as recorded in Map Book 35, page 15, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:
1. Ad valorem taxes for the year 2006, which are a lien, but not yet due and payable until October 1, 2006.
2. Easements, rights-of-ways, restrictions, conditions and covenants of record.

$103,900.00 of the purchase price recited herein was derived from the proceeds of a mortgage loan closed simultaneously herewith.

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Shelby Cnty Judge of Probate,AL
11/09/2005 01:19:44PM FILED/CERT

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 31st day of October 2005

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 31st day of October 2005

Shelby County, AL 11/09/2005
State of Alabama

Deed Tax:$26.00

David F. Ovson
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 27, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITERS
Notary Public