

This instrument was prepared by

Inst # 1997-19847

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

06/23/1997-19847

11:57 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001.00 45.00

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

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED EIGHTY TWO THOUSAND & NO/100----
(\$182,000.00) DOLLARS to the undersigned grantor, Blair Homes, Inc. a corporation,
(herein referred to as the GRANTOR), in hand paid by the GRANTEE herein, the
receipt of which is hereby acknowledged, the said GRANTOR does by these presents,
grant, bargain, sell and convey unto Rollin H. Richardson and wife, Lisa P.
Richardson (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, Alabama:

Lot 428, according to the Survey of Weatherly, Broadmoor Abbey, Sector 25, as
recorded in Map Book 21 page 1 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.
Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$145,600.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 141 Broadmoor Lane, Alabaster, Alabama 35007.

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 it 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, J. M. Blair, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
23rd day of June, 1997.

Blair Homes, Inc.

By: 

J. M. Blair, President

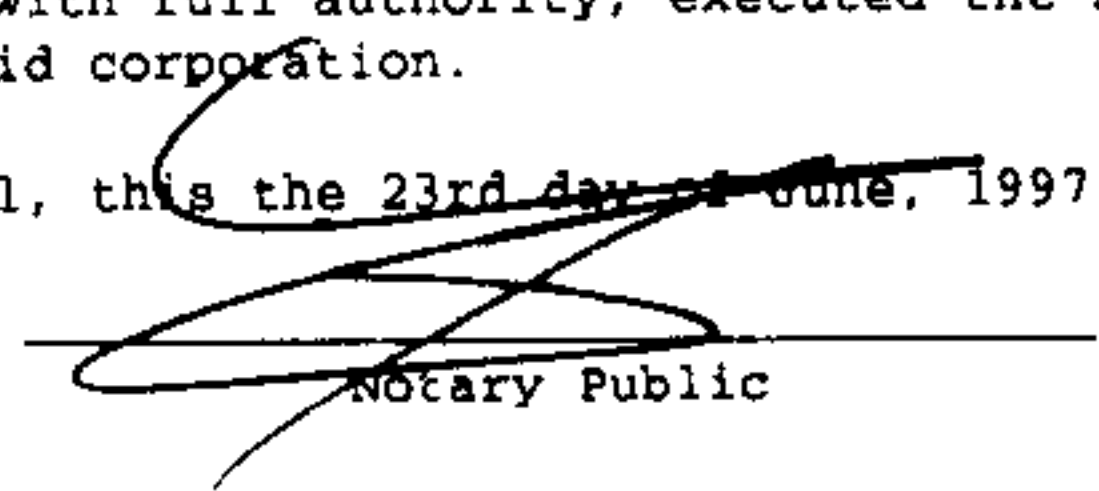
STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that J. M. Blair whose name as the President of Blair Homes, 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 23rd day of June, 1997

COURTNEY H. MASON
NOTARY PUBLIC
3/3/99


Notary Public