

This instrument was prepared by

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

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 SEVENTY ONE THOUSAND & NO/100----
(\$171,000.00) DOLLARS to the undersigned grantor, Andy Scotch Co., Inc. a
corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto Robert E. Jewell and wife,
Willie-Mae Jewell (herein referred to as GRANTEEES) 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 203, according to the Survey of Yellowleaf Ridge Estates, Second Sector,
as recorded in Map Book 21 page 93 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.

\$71,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

Purchasers acknowledge that Purchaser has been informed by Seller of sinkholes
and soil conditions existing in Shelby County. Purchaser agrees that Seller
shall not be liable for earthquakes, underground mines, sinkholes, limestone
formations, soil conditions or any other known or unknown surface or
subsurface condition that may now or hereafter exist or occur or cause damage
to persons, property or buildings. Purchaser does forever release Seller from
any damages arising out of surface and subsurface of the above described
property, and this release shall constitute a covenant running with the land
conveyed hereby, as against Purchaser and all persons, firms and corporations
holding under or through Purchasers.

GRANTEES' ADDRESS: 162 Sweet Gum Drive Chelsea, Alabama 35043

TO HAVE AND TO HOLD to the said GRANTEEES 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 GRANTEEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its Chief Financial Off., Mark O.
Aderholt, who is authorized to execute this conveyance, hereto set its signature
and seal, this the 29th day of August, 1997.

Andy Scotch Co. Inc.
By: Mark O. Aderholt
Mark O. Aderholt, Chief Financial Off.

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Mark O. Aderholt whose name as the Chief Financial Off. of Andy
Scotch Co., 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 29th day of August, 1997

PEGGY I. MURPHY
MY COMMISSION EXPIRES
2/20/00

Peggy I. Murphy
Notary Public
2-20-99

09/02/1997-27894
10:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
108.50
001 SNA

Inst # 1997-27894