STATE OF ALABAMA

JEFFERSON COUNTY)

This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Hwy. 280E, Suite 290E Birmingham, AL 35223 SEND TAX NOTICE TO: DAVID N. DODD KAY L. DODD 100 Spring Road Birmingham, AL 35242

STATE OF ALABAMA} COUNTY OF SHELBY}

Corporation Form Deed/JTWROS

KNOW ALL MEN BY THESE PRESENTS. That in consideration of THREE HUNDRED TWENTY-SIX THOUSAND DOLLARS AND NO/100's (\$326,000.00) to the undersigned grantor, CORNERSTONE BUILDING COMPANY, INC., a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, the said GRANTOR does by these presents grant, bargain, sell, and convey unto DAVID N. DODD and KAY L. DODD (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 18, Block 1, according to the Survey of Summer Place, Second Sector, as recorded in Map Book 17, Page 132 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

ALSO: Part of Lot 17, Block 1, of Summer Place, Second Sector as recorded in Map Book 17, Page 132 A & B, in the Office of the Judge of Probate of Shelby County, Alabama; being more particularly described as follows: Begin at the northeast corner of said Lot 17, thence southerly along the east line of said Lot 17, a distance of 22.00 feet to the southeast corner of said Lot 17; thence 66 degrees \$7 minutes 15 seconds right, in a southwesterly direction a distance of 71.86 feet thence 83 degrees 22 minutes 45 seconds right, in a northwesterly direction, a distance of 72.38 feet to the northerly line of said Lot 17, thence 126 degrees 47 minutes 55 seconds right, in a northeasterly direction along said northerly line a distance of 102.89 feet to the Point of Beginning.

Subject to:

Ad valorem taxes for 1998 and subsequent years not yet due and payable until October 1, 1998. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$260,800.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I/we do for myself/ourselves and for my/our heirs, executors, and administrators, covenant with said GRANTEES their heirs and assigns, that I am/we are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators 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, Donald M. Acton, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 31st day of October, 1997.

CORNERSTONE BUILDING COMPANY, INC.

Donald M. Acton

Its: President

11/10/1997-36831 01:35 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 74.00

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Donald M. Acton, whose name as President of CORNERSTONE BUILDING COMPANY, 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 31st day of October, 1997.

Notary Public

My Commission Expires: 5/19/99