

This Instrument Was Prepared By:
DICKERSON & MORSE
 Attorneys-at-Law
 1920 Valleydale Road
 Birmingham, Alabama 35244

STATE OF ALABAMA
 COUNTY OF SHELBY

CORPORATION WARRANTY DEED
JOINT WITH RIGHT OF
SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **ONE HUNDRED THIRTY NINE THOUSAND FOUR HUNDRED DOLLARS AND 00 CENTS (US\$139,400.00)** Dollars to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, **Doyal Construction Company, Inc., a Corporation** (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto **Carl A. Ragusa and wife, Josephine C. Ragusa**, (hereinafter 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 the County of Shelby and State of Alabama, to-wit:

Lot 31, according to the Survey of Summer Brook, Sector 5, Phase 4, as recorded in Map Book 21, Page 139 in the Probate Office of Shelby County, Alabama.

Note: \$80,000.00 of the above purchase price is in the form of a Mortgage in favor of Countrywide Home Loans, Inc., executed and recorded simultaneously herewith.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto 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 the said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that it has a good right to sell and convey the same as aforesaid; that it will and itself 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 Doyal Construction Company, Inc., a Corporation, has hereunto set its signature by **Hunter Doyal** its Vice President duly authorized on this the 26TH day of FEBRUARY, 1998.

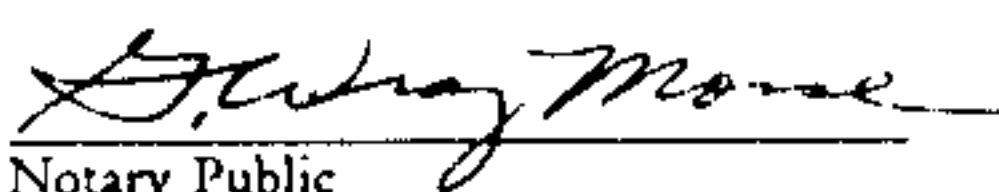
Doyal Construction Company, Inc.

By 
 Hunter Doyal

STATE OF ALABAMA
 COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Hunter Doyal**, whose name as Vice President of Doyal Construction 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 the 26 day of FEBRUARY, 1998.


 Notary Public

My Commission Expires: 9/10/00

03/02/1998-06940
 11:41 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 NCD 68.00