

This instrument was prepared by

Courtney Mason & Associates PC
100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

405

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 TWENTY THREE THOUSAND & NO/100—
(\$123,000.00) DOLLARS to the undersigned grantor, Villa Ridge Homes, Inc. a
corporation, (herein referred to as the 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 Peter G. Just, Jr. and wife,
Barbara Carmichael Just (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 and right of reversion,
the following described real estate, situated in Shelby County, Alabama:

Lot 26-A, according to a Resurvey of Lots 25, 26 and 27, Sandpiper Trail
Subdivision, Sector II, recorded in Map Book 15 Page 57, in the Probate Office
of 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.

\$110,700.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 5365 RIVERBEND TRAIL, BIRMINGHAM, ALABAMA 35244

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,
Lee H. McGavin, who is authorized to execute this conveyance, hereto set its
signature and seal, this the 2nd day of January, 1992.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

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STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

Villa Ridge Homes, Inc.
By: [Signature]

1. Deed Tax	\$ 12.50
2. Mig. Tax	\$
3. Recording Fee	\$ 2.50
4. Indexing Fee	\$ 3.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 19.00

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Lee H. McGavin whose name as the President of Villa
Ridge 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 2nd day of January, 1992

[Signature]
Notary Public

RICHARD D. MUNK
MY COMMISSION EXPIRES
10/23/93