

This instrument was prepared by

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

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 SEVEN THOUSAND & NO/100----
(\$187,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Franklin E. Golson and
wife, Kay K. Golson (herein referred to as grantors), do grant, bargain, sell and
convey unto Randall V. Smith and wife, Lori W. Sumner (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, to-wit:

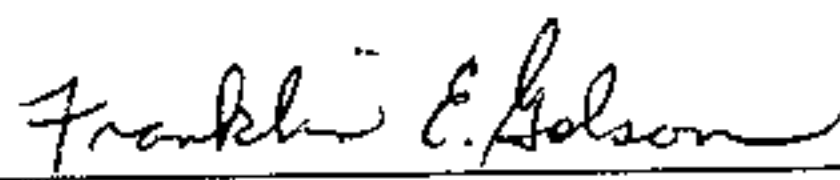
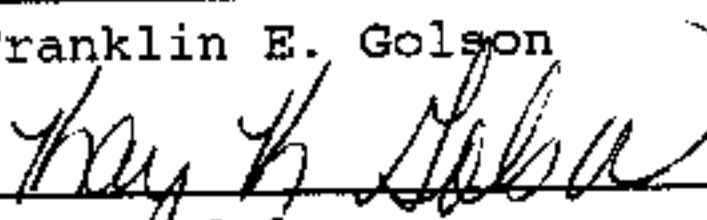
Lot 25, 2nd Sector, according to the Survey of Altadena Woods Subdivision, 2nd
and 5th Sectors, as recorded in Map Book 10, page 54 A & B, in the Office of
the Judge of Probate of Shelby County, Alabama; being situated in Shelby
County, Alabama. Mineral and mining right excepted.
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$149,600.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 2060 Cahaba Crest Drive Birmingham, Alabama 35051
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 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 stated above; that I (we) have a good right to
sell and convey the same as aforesaid; that I (we) will, and my (our) heirs,
executors and administrators 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, we have hereunto set our hands and seals, this 8th day of
April, 1993.


Franklin E. Golson (SEAL)

Kay K. Golson (SEAL)

STATE OF ALABAMA

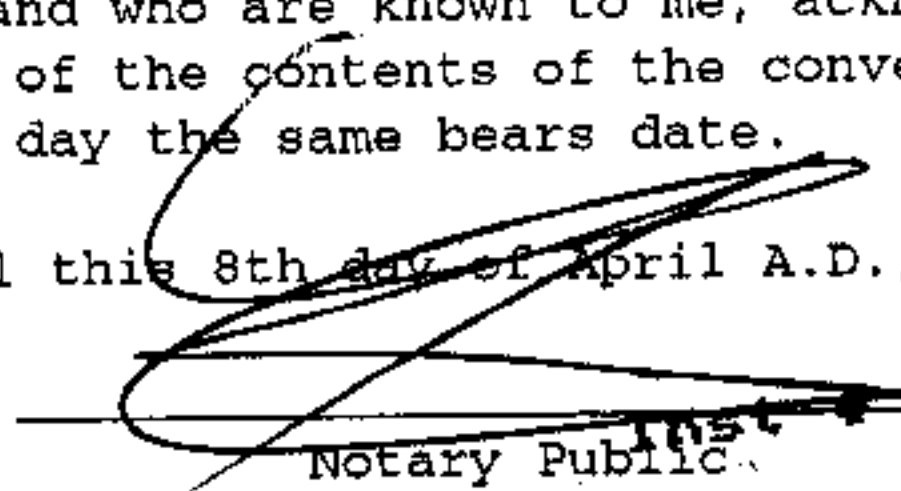
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State,
hereby certify that Franklin E. Golson and wife, Kay K. Golson whose names are
signed to the foregoing conveyance, and who are known to me, acknowledged before
me on this day, that, being informed of the contents of the conveyance, they
executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of April A.D., 1993

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95


Notary Public

04/14/1993-10215
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 44.00