

This instrument was prepared by

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CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF JEFFERSON

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Twenty-three Thousand Seven Hundred Fifty  
and No/100-----DOLLARS

to the undersigned grantor, SCOTCH BUILDING & DEVELOPMENT CO., INC. a corporation,  
(herein referred to as 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

STEPHEN C. BEALE and LORI B. BEALE

(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 right of reversion, the following described real estate,  
situated in Shelby County, Alabama; to wit:

Lot 5, Block 5, according to the Survey of Lincoln Park Subdivision,  
as recorded in Map Book 3 page 145 in the Probate Office of Shelby  
County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1993 and subsequent years.
2. Easements, restrictions, reservations, rights-of-way, limitations,  
covenants and condition of record, if any.

\$117,550.00 of the purchase price recited above was paid from a mortgage  
loan closed simultaneously herewith.

Subject to sinkholes, limestone formations, soil conditions, or any  
other known or unknown surfact or subsurface conditions that may now  
or hereafter exist or occur or cause damage to conveyed property or  
buildings.

Inst # 1993-12689

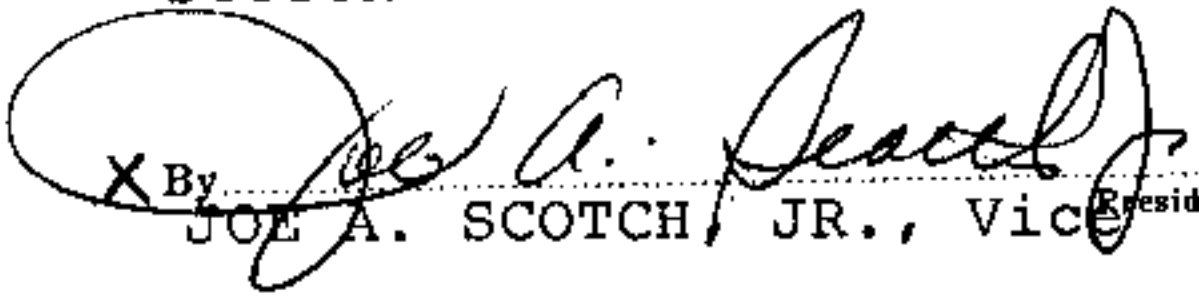
05/05/1993-12689  
12:15 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 13.00

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 con-  
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said  
GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-  
brances,

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 Vice President, JOE A. SCOTCH, JR.  
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th day of April 1993  
SCOTCH BUILDING & DEVELOPMENT CO., INC.

ATTEST:

X By  JOE A. SCOTCH, JR., Vice President

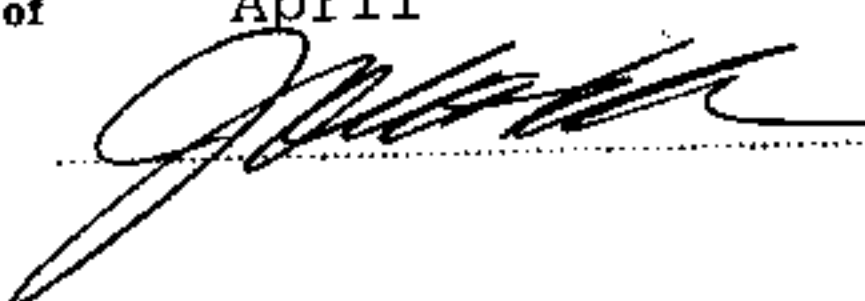
Secretary

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, the undersigned authority a Notary Public in and for said County in said  
State, hereby certify that JOE A. SCOTCH, JR.  
whose name as Vice President of SCOTCH BUILDING & DEVELOPMENT 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 April 19 93

My Commission Expires: 8/29-94

  
Notary Public