

This instrument was prepared by

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

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 EIGHTY TWO THOUSAND NINE HUNDRED & NO/100----
(\$82,900.00) DOLLARS to the undersigned grantor, Denman Builders, 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 Kirk H. Powell and wife,
Jodie L. Powell (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 5 according to the survey of Park Place, Second Addition, as recorded in
Map Book 17 page 16, in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

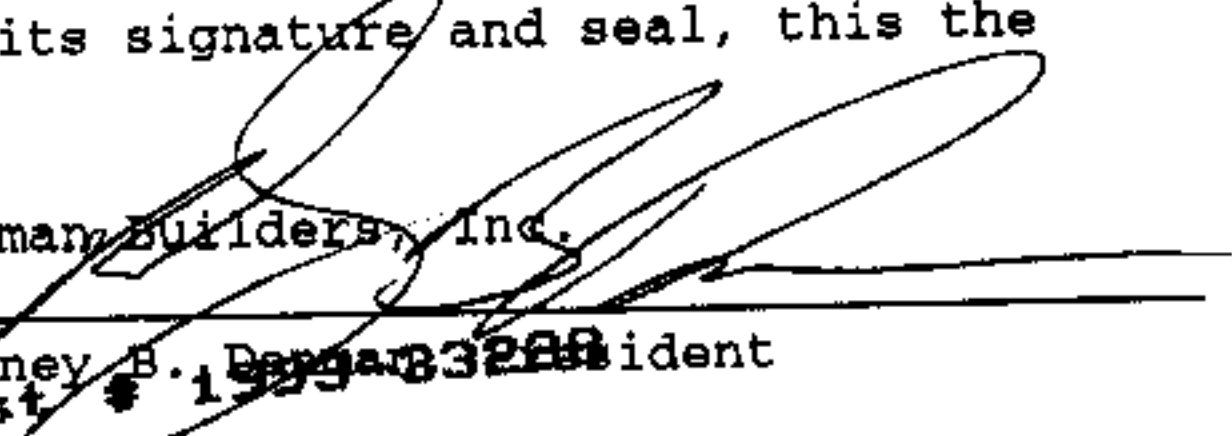
\$74,600.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 104 Park Place Court, Alabaster, Alabama 35007

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, Rodney B. Denman, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
15th day of October, 1993.

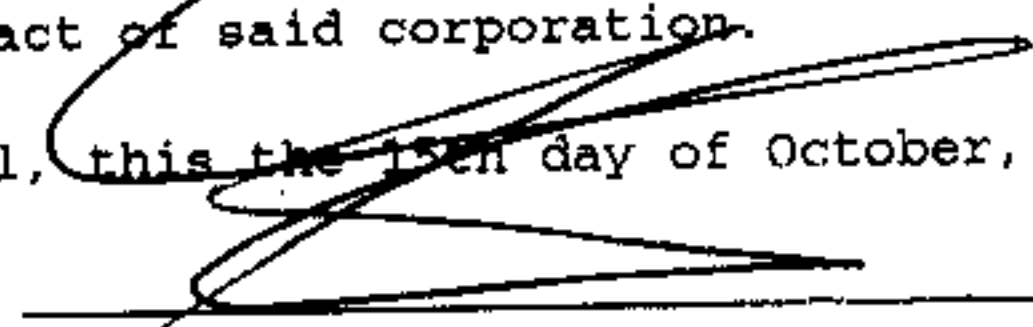
Denman Builders, Inc.
By: 
Rodney B. Denman, President
Inst. # 1993-33228

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

10/25/1993-33228
01:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 17.00

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state,
hereby certify that Rodney B. Denman whose name as the President of Denman
Builders, 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 15th day of October, 1993


Notary Public

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

Inst # 1993-33228