

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 ONE HUNDRED FOUR THOUSAND FIFTY & NO/100----
(\$104,050.00) DOLLARS to the undersigned grantor, Scott Development Co., 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 Kevin M. Greene and wife, Lee
Ann Greene (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 81, according to the Survey of Laurel Woods, Phase IV, as recorded in Map
Book 18, page 97, in the Probate Office of Shelby County, Alabama.

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

\$98,800.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

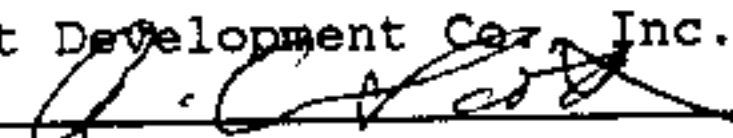
GRANTEES' ADDRESS: 520 Laurel Woods Trail Helena, Alabama 35080

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, A.C. Scott, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
20th day of January, 1995.

Scott Development Co., Inc.

By: 

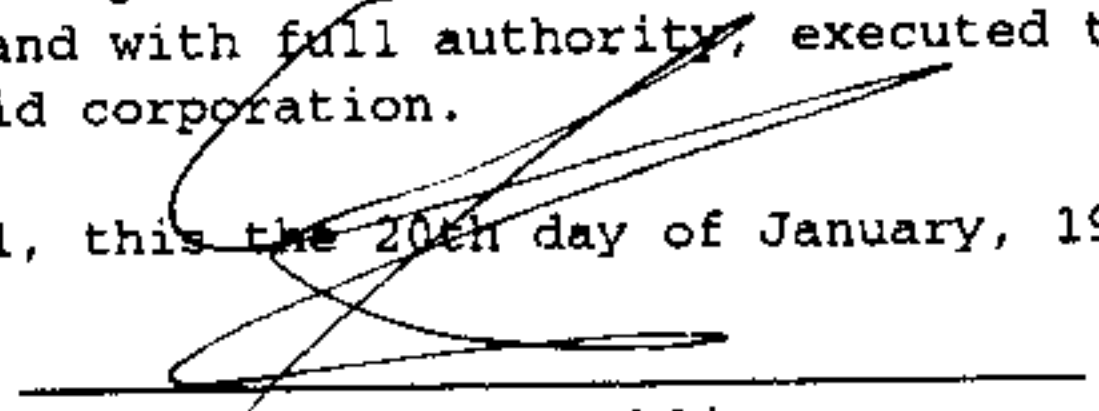
A.C. Scott, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

01/24/1995-01967
01:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 14.00

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state,
hereby certify that A.C. Scott whose name as the President of Scott 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 20th day of January, 1995


Notary Public

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

Inst # 1995-01967