

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
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 THREE HUNDRED THIRTY SEVEN THOUSAND & NO/100----
(\$337,000.00) DOLLARS to the undersigned grantor, Faith Homebuilders, 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 Daniel R. Varner and wife,
Sandra F. Varner (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:

Lot 506-A, according to the resurvey of Lots 506 through 510, Eagle Point, 5th
Sector, as recorded in Map Book 19 page 98 in the Probate Office of Shelby
County, Alabama; being situated in 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.

\$252,500.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1009 Cole Circle Birmingham, Alabama 35242

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, Sandra F. Varner, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
8th day of November, 1996.

Faith Homebuilders, Inc.

By Sandra F. Varner
Sandra F. Varner, President

11/15/1996-37828
09:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 93.00

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Sandra F. Varner whose name as the President of Faith Homebuilders,
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 8th day of November, 1996

[Signature]
Notary Public

Inst # 1996-37828