

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

This deed is being given to
correct the form of ownership.

Inst # 1997-03892

Corrective
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 THIRTY TWO THOUSAND & NO/100----
(\$132,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Jerry M. Bullard and
wife, Annette F. Bullard (herein referred to as grantors), do grant, bargain, sell
and convey unto Jerry M. Bullard and wife, Annette F. Bullard (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 11, according to the Map of Navajo Hills, 7th Sector, as recorded in Map
Book 7, Page 95, in the Office of the Judge of Probate of Shelby County,
Alabama.

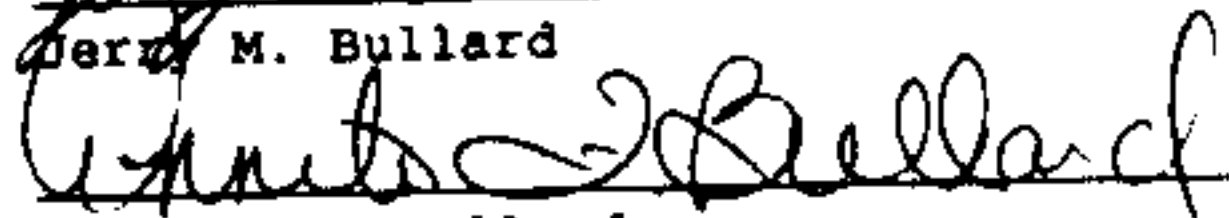
Mineral and mining rights excepted.

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

GRANTEES' ADDRESS: 1469 Arrowhead Trail, 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 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 31st day of
January, 1997.

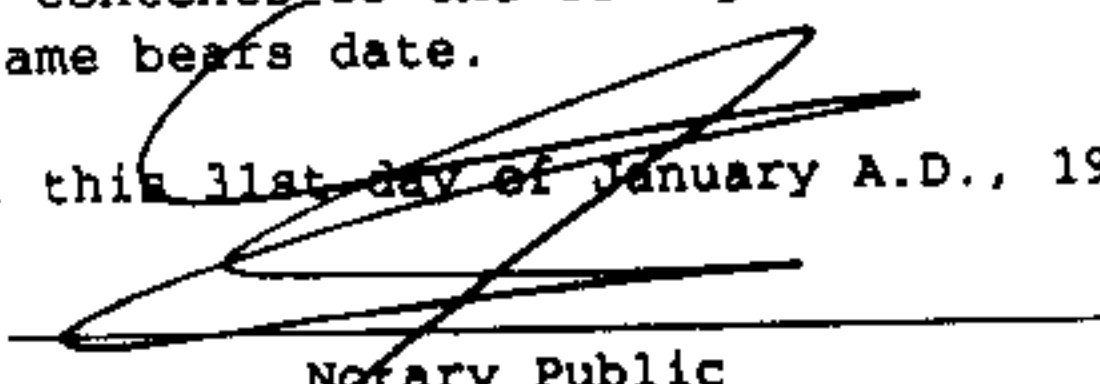

Jerry M. Bullard (SEAL)

Annette F. Bullard (SEAL)

STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Jerry M. Bullard and wife, Annette F. Bullard 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 31st day of January A.D., 1997


Notary Public

Inst # 1997-03892

02/06/1997-03892
10:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50

COURTNEY MASON & ASSOCIATES PC
1904 INDIAN LAKE DRIVE, STE 100
BIRMINGHAM, AL 35244
3/2/97