

This instrument was prepared by

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

08/29/1997-27666
08:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 108.50

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 THIRTEEN THOUSAND & NO/100----
(\$313,000.00) DOLLARS to the undersigned grantor, Cross 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 Kevin G. Wills and wife, Lori
G. Wills (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 155, according to the 1st Amended Plat of Greystone Farms, Milner's
Crescent Sector - Phase I, as recorded in Map Book 19, Page 140, in the
Probate Office of Shelby County, Alabama. Minerals and mining rights
excepted.

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

\$213,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 4019 Milner's Crescent Birmingham, Alabama 35242

CROSS HOMEBUILDERS, INC. AND CROSS HOME BUILDERS, INC. ARE ON THE AND THE SAME
ENENITY.

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.

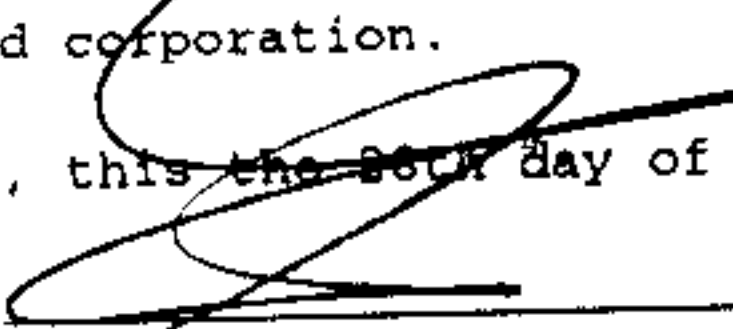
IN WITNESS WHEREOF, the said GRANTOR by its President, Andrew W. Cross, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
28th day of August, 1997.

Cross Homebuilders, Inc.
By: 
Andrew W. Cross, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Andrew W. Cross whose name as the President of Cross 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 28th day of August, 1997


Notary Public

Inst # 1997-27666