

This instrument was prepared by

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

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 NINETY FIVE THOUSAND & NO/100----  
(\$395,000.00) DOLLARS to the undersigned grantor or grantors in hand paid by the  
GRANTEEES herein, the receipt whereof is acknowledged, we, John A. Kemp and wife,  
Tanda W. Kemp (herein referred to as grantors), do grant, bargain, sell and convey  
unto G. Michael Alder and wife, Marian F. Alder (herein referred to as GRANTEEES)  
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 57, according to the Survey of Heatherwood, 4th Sector, 1st Addition, as  
recorded in Map Book 11 pages 32 and 33, 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.

\$395,000.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

GRANTEEES' ADDRESS: 916 Masters Lane, Birmingham, Alabama 35244.

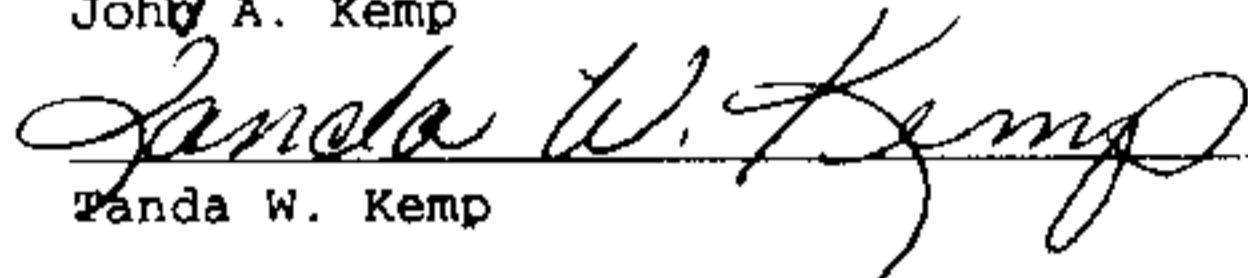
TO HAVE AND TO HOLD to the said GRANTEEES for and during their joint lives and upon  
the death of either of them, then to the survivor of them in fee simple, and to  
the heirs and assigns of such survivor forever, together with every contingent  
remainder and right of reversion.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and  
administrators, covenant with said GRANTEEES, 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  
GRANTEEES, their heirs and assigns forever, against the lawful claims of all  
persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 1st day of  
October, 1997.



(SEAL)  
John A. Kemp



(SEAL)  
Tanda W. Kemp

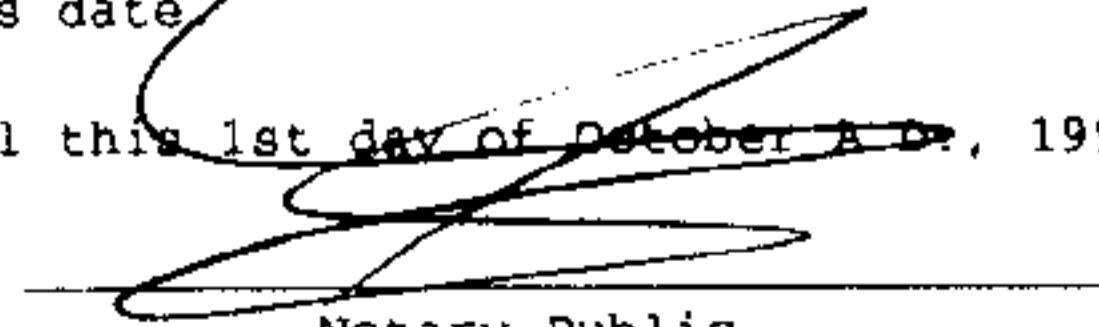
STATE OF ALABAMA

SHELBY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby  
certify that John A. Kemp and wife, Tanda W. Kemp 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 1st day of October A.D., 1997

  
Notary Public

Inst 1997-31865

10/02/1997-31865  
10:25 AM CERTIFIED  
09:25 AM JUDGE 9:50  
SHELBY COUNTY REC'D. 100