

This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SIX HUNDRED SEVENTY FIVE THOUSAND & NO/100----
(\$675,000.00) DOLLARS to the undersigned grantor, Alan Howard Construction, Inc. a
corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEE
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto Judith W. Dunham, a married
woman (herein referred to as GRANTEE, whether one or more), the following
described real estate, situated in Shelby County, Alabama:

Inst # 1997-36910

Lot 37-A, according to the Resurvey of Lot 37, Greystone, 5th Sector, Phase I,
as recorded in Map Book 19 page 161 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama. Mineral and mining rights
excepted.

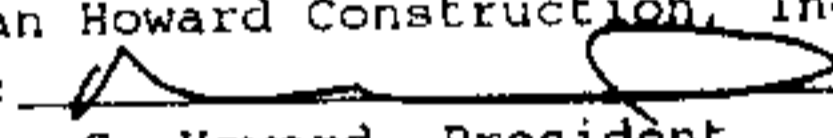
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

GRANTEES' ADDRESS: 1150 Greymoor Road Birmingham, Alabama 35242

TO HAVE AND TO HOLD, To the said GRANTEE, his, her, or their heirs and assigns
forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEE, his, her or their heirs and assigns, that it is lawfully seized in fee
simple of said premises; that they are free from all encumbrances, 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 GRANTEE,
his, her or their heirs, executors and assigns forever, against the lawful claims
of all persons.

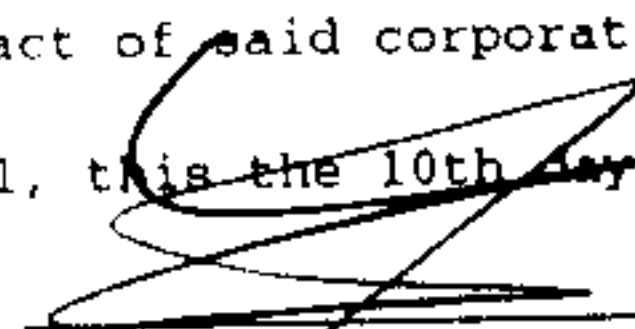
IN WITNESS WHEREOF, the said GRANTOR by its President, Alan C. Howard, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
10th day of November, 1997.

Alan Howard Construction, Inc.
By: 
Alan C. Howard, 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 Alan C. Howard whose name as the President of Alan Howard
Construction, 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 10th day of November, 1997


Notary Public
Inst # 1997-36910
COMMISSION EXPIRES 3/5/99

11/12/1997-36910
10:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 683.50