

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 ONE HUNDRED THIRTEEN THOUSAND FOUR HUNDRED & NO/100----
(\$113,400.00) DOLLARS to the undersigned grantor, Brasher Homes, Inc. a
corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto John W. Parker and Kristy L.
Ferguson (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:

Lot 25, according to the Survey of Spring Gate, Sector One, Phase Four, as
recorded in Map Book 22 page 142 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

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

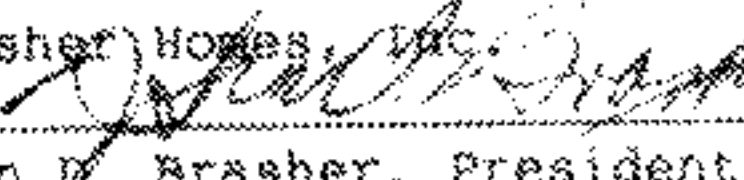
\$115,926.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 1196 King Arthur Court Alabaster, Alabama 35007

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 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 GRANTEEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, John D. Brasher, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
23rd day of March, 1998.

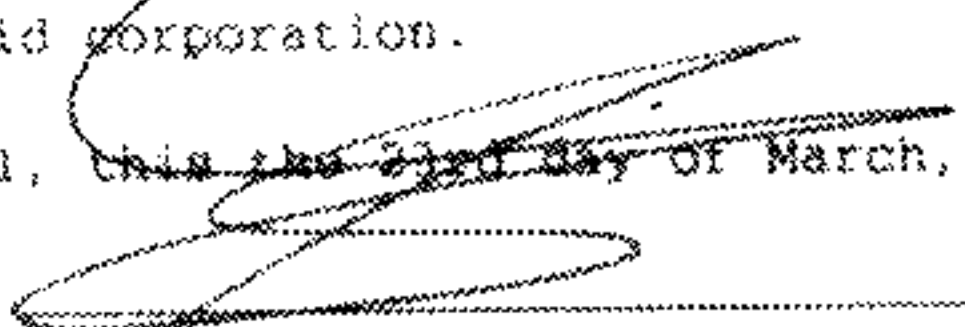
Brasher Homes, Inc.
By: 
John D. Brasher, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

03/26/1998-10556
08:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that John D. Brasher whose name as the President of Brasher Homes, 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 23rd day of March, 1998


Notary Public

98501-8661
1998-10556