

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
GRANTEES herein, the receipt whereof is acknowledged, we, Margaret E. DeWitt, a
single individual (herein referred to as grantors), do grant, bargain, sell and
convey unto Joseph J. Vegso and wife, Judith C. Vegso (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 3005, according to the Survey of Riverchase Country Club, 30th Addition,
as recorded in Map Book 13 page 88 A & B, 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.

Margaret E. DeWitt is the surviving grantee of that certain deed recorded in
Instrument 1997-23465 in the Probate Office of Shelby County, Alabama; the
other grantee, Harold E. DeWitt died on or about September 3, 1997.

\$193,000.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 2521 Woodfern Circle, Birmingham, Alabama 35244.

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, I have hereunto set my hand and seal, this 30th day of March,
1998.


Margaret E. DeWitt (SEAL)

04/01/1998-11482
01:36 PM CERTIFIED
SHELBY COUNTY CLERK OF PROBATE
210.50
001 SNA

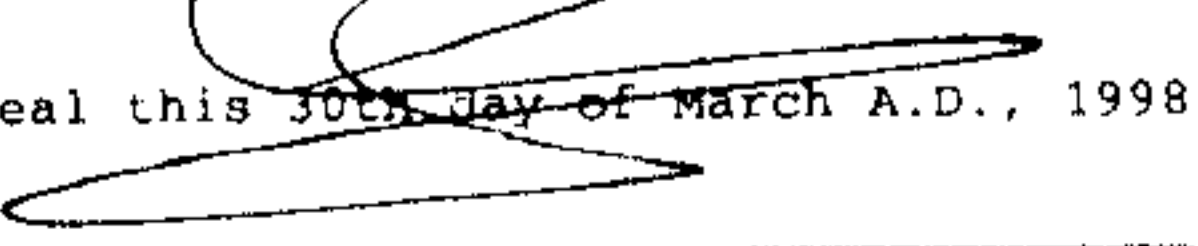
Inst # 1998-11482

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 Margaret E. DeWitt, a single individual whose name 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, she executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 30th day of March A.D., 1998



Notary Public