

**CORPORATION FORM WARRANTY DEED**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of \$91,586.00 paid by

Charlotte E. Cost an unmarried woman (hereinafter  
to Build-All Construction, Inc.  
called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and  
convey unto the said Charlotte E. Cost an unmarried woman  
(hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate  
lying and being situated in Shelby County, Alabama, to-wit:

Lot 3A, according to a Resurvey of Lots 1 through 23, Hidden Creek, recorded  
in Map Book 24, page 7, in the Probate Office of Shelby County, Alabama.

Property Address: 104 Hidden Creek Circle, Pelham, AL 35124

Property is to become the Homestead of the Grantee.

Subject to taxes for the year 1999 and subsequent years, easements, restrictions, reservations,  
rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining  
rights, if any.

\$ \_\_\_\_\_ of the purchase price is being paid by the proceeds of a first mortgage  
loan executed and recorded simultaneously herewith.


TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the  
undersigned, express or implied, except that there are no liens or encumbrances outstanding against the  
premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein,  
and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or  
obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned  
expressly limits its liability hereunder to the property now or hereafter held by it in the representative  
capacity named.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 4th  
day of November, 1998.

Grantor

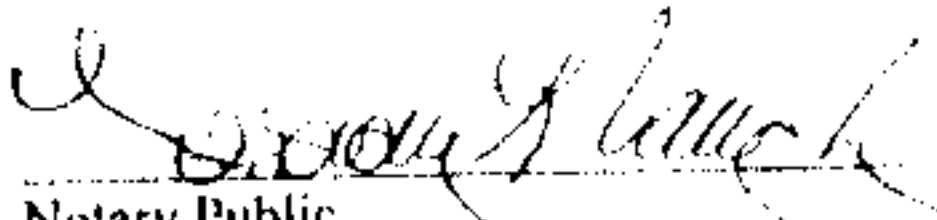
  
Grantor  
11/12/1998-44766  
08:47 AM CERTIFIED

STATE OF ALABAMA )  
COUNTY OF SHELBY )

SHELBY COUNTY JUDGE OF PROBATE  
001 CRH 30.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that  
Bill Gossett, President of Build-All Construction, Inc.  
whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged  
before me on this day that, being informed of the contents of the conveyance, he/she as such officer and  
with full authority executed the same voluntarily.

Given under my hand and official seal this 4th day of November, 1998

  
Notary Public  
Commission Expires: 12/23/00

THIS INSTRUMENT PREPARED BY:  
Kevin K. Hays, P.C.  
200 Canyon Park Drive  
Pelham, Alabama 35124

SEND TAX NOTICES TO:  
Charlotte E. Cost  
104 Hidden Creek Circle  
Pelham, AL 35124