

**CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$165,600.00 to the undersigned
Grantor, American Homes and Land Corporation, in hand paid by
the Grantees herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents,
grant, bargain, sell and convey unto Kevin M. Schambeau and Stephanie N. Schambeau, Husband and Wife (herein referred to as Grantees)
as joint tenants with right of survivorship, the following described real estate, situated in
Shelby County, Alabama, to-wit:

Lot 102, according to the Survey of Old Cahaba Winter Crest Sector, as
Recorded in Map Book 24, Page 69, in the Probate Office of Shelby County,
Alabama.

Property Address: 289 Old Cahaba Trail, Helena, AL 35080

Property to become the Homestead of the Grantees.

05/12/1999-19839
07:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WBS 9.30

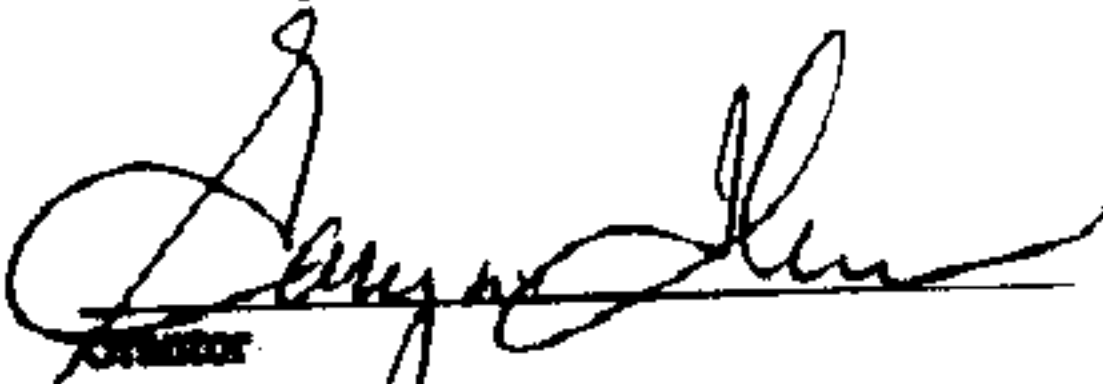
Subject to taxes for the year 1999 and subsequent years, easements, restrictions, reservations,
rights-of-way, limitations, covenants and conditions of-record, if any, and mineral and mining
rights, if any.

\$165,600.00 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, 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 said GRANTOR
does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that 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 GRANTEES, their heirs, executors and assigns forever, against the lawful
claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance,
has hereto set its signature and seal, this the 30 day of April, 19 99.

By:



Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that
Gary W. Thomas, President of American Homes and Land Corporation,
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 on the day the same bears date.

Given under my hand and official seal, this 30th day of April, 1999.

Notary Public

Commission Expires: 12/23/00

THIS INSTRUMENT PREPARED BY:

Kevin K. Hays, PC
200 Canyon Park Drive
Pelham, AL 35124

SEND TAX NOTICES TO:

Kevin M. Schambeau
289 Old Cahaba Trail
Helena, AL 35080

Inst # 1999-19839