

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 \$115,650.00 paid by Steffanie L. Upton an unmarried woman and Frank A. Upton a married man not joined by spouse to American Homes and Land Corporation (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Steffanie L. Upton an unmarried woman and Frank A. Upton a married man not joined (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate by spouse lying and being situated in Shelby County, Alabama, to-wit:

Lot 709, according to the Survey of Old Cahaba, Cedar Crest Sector, as recorded in Map Book 24, Page 11, in the Probate Office of Shelby County, Alabama.

Property address: 333 Old Cahaba Trail, Helena, AL 35080

Property to become the Homestead of the Grantee, Steffanie L. Upton but not the Homestead of Grantee Frank A. Upton.

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.

\$115,413.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

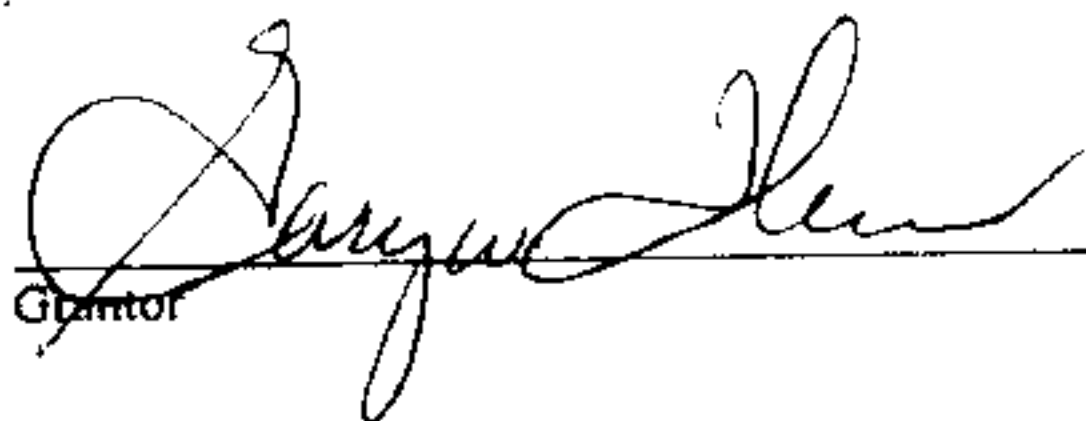
TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

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 20th day of May, 1999.

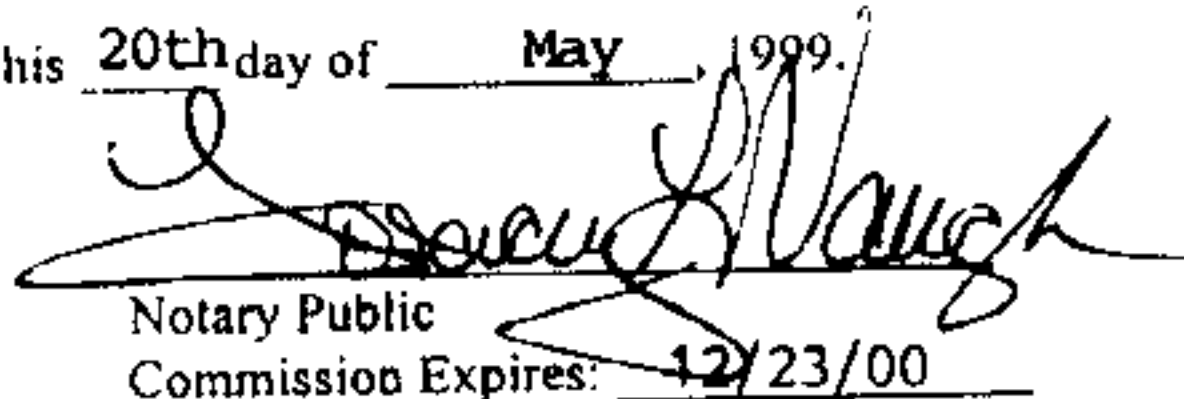
Grantor


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.

Given under my hand and official seal this 20th day of May, 1999.


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:
Steffanie L. Upton
333 Old Cahaba Trail
Helena, AL 35080

05/24/1999-21598
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 9.00

Inst # 1999-21598