

This instrument was prepared by:

Please Send Tax Notice to:

Stephen D. Keith, Attorney at Law
One Chase Corporate Center
Suite 490
Birmingham, Alabama 35244

Kyosuke Kurosaka
87 Bonnie Blue Lane
Chelsea, Alabama 35051

07/27/1999-31259
09:26 AM CERTIFIED
901 CM 9.35

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, that in consideration of to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, J. K. SCOTT COMPANY, INC., (hereinafter referred to as Grantor whether one or more), does hereby grant, bargain, sell and convey unto, Kyosuke Kurosaka and wife, Angela T. Kurosaka (hereinafter referred to as Grantees) for and during their joint lives as joint tenants 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 2, according to the Survey of Tara Subdivision, Sector One, as recorded in Map Book 24, page 72 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the non-exclusive use of a 50 foot easement for ingress, egress and utilities, according to the Survey recorded in Map Book 24 page 72 A & B in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted.
Subject to:

1. Taxes for the year 1999 and all subsequent years.
2. Any and all easements, restrictions, covenants, mineral reservations, conveyance of minerals, and rights of way applicable to subject property.

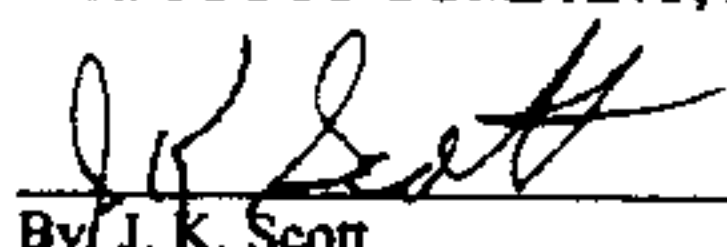
Note: \$346,500 of the purchase price was paid with mortgage loans closed simultaneously herewith.

, TO HAVE AND TO HOLD to said Grantees for and during their joint lives as joint tenants and upon the death of either of them, then to the survivorship of them in fee simple, and to the heirs of each such survivor forever, together with every contingent remainder and right of reversion.

And J.K. Scott Company, Inc. does for itself, and for 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, unless otherwise noted above; that J. K. Scott Company, Inc. has a good right to sell and convey the same as aforesaid; that J.K. Scott Company, Inc. will and its successors and assigns shall warrant and defend the same to said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, J.K. Scott Company, Inc. has hereunto set its hand and seal
this 23 day of July, 1999.

J. K. SCOTT COMPANY, INC.


By J. K. Scott
Its President

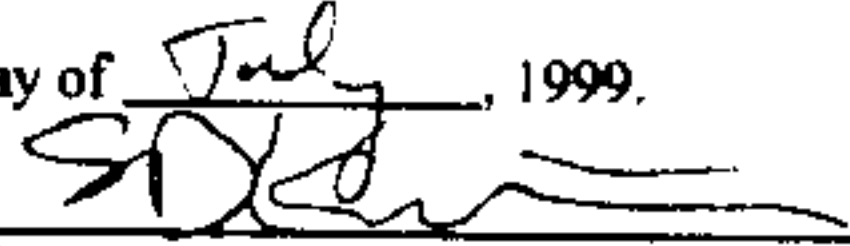
State of Alabama)

Shelby County)

I, Stephen D. Keith, a Notary Public, in and for said County in said State, hereby certify that J. K. Scott whose name as President of the J. K. Scott Company, 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 seal this the 23 Day of July, 1999.

My Commission expires: 3/21/2000


Notary Public

Inst # 1999-31259