

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

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of 92,500.00 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 Grant C. Sketo Husband and Katherine
Riley Sketo 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 66, according to the Map and Survey of Wyndham Cottages, Phase
I as recorded in Map Book 25, Page 14 in the Office of the Judge
of Probate of Shelby County, Alabama.

Property is to become the Homestead.

Property Address: 9002 Brookline Lane
Helena, AL 35080
Inst # 2000-19171

06/08/2000-19171
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
J.M.

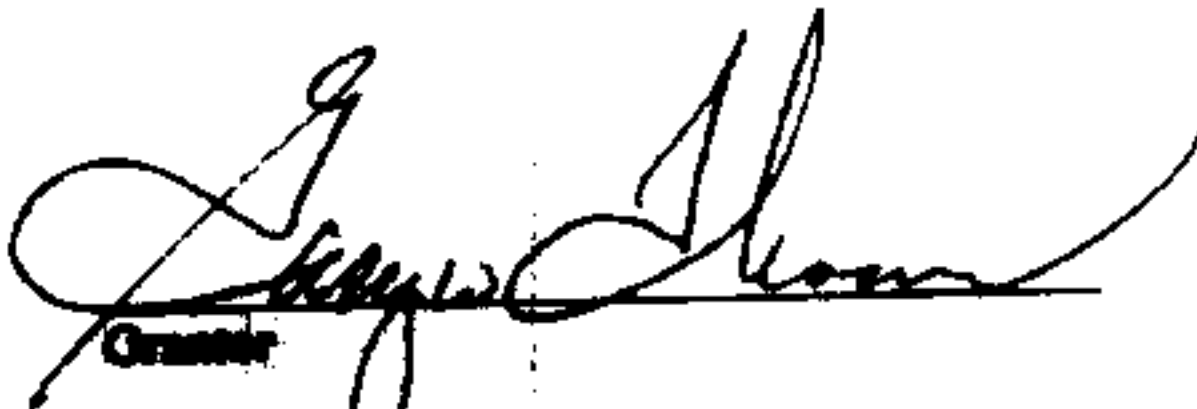
Subject to taxes for the year 2000 and subsequent years, easements, restrictions, reservations,
rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

84,623.00 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 6 day of June, 2000.

By:


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 on the day the same bears date.

Given under my hand and official seal, this 6 day of June, 2000.


Notary Public
Commission Expires: 2/25/04

THIS INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, Alabama 35244

SEND TAX NOTICES TO:
Grant C. Sketo
Katherine Riley Sketo
9002 Brookline Lane
Helena, AL 35080