CORPORATION FORM WARRANTY DEED JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

| STATE OF ALABAMA) COUNTY OF SHELBY) |
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| That in consideration of 141,422.00 to the undersigned Grantor, AMERICAN HOMES AND LAND CORP., an Alabama 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 Colin G. Hendricks, A Married Man and Ashley Y. Hendricks, His Spouse. (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 233, according to the Map and Survey of Old Cahaba Willow Run Sector, First Addition as recorded in Map Book 27, Page 15, in the Probate Office in Shelby County, Alabama. |
| Property is to become the Homestead of Grantees. Property Address: 600 Old Cahaba Drive Helena, AL 35080 |
| Subject to taxes for the year 2001 and subsequent years, easements, restrictions, reservations, |
| rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any. |
| 140,516.00 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 27 day of October, 20 00. |
| BY: AMERICAN HOMES AND LAND CORP. BY: Gary W. Thomas, President |
| 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 Home and Land Corp., an Alabama Corporation, whose name 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 on the day the same bears date. |
| Given under my hand and official seal, this 27 day of October, 20 00. |
| 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:

Colin G. Hendricks 600 Old Cahaba Drive

Helena, AL 35080