

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$200,208.45 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 Galina E. Kozorovitskiy, An Unmarried Woman and David Waites
An Unmarried Man (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 60, according to the Survey of Thorn Berry Subdivision, as
recorded in Map Book 25, Page 129 in the Office of the Judge
of Probate of Shelby County, Alabama.

Address of Property: 195 Thornberry Drive, Birmingham, AL 35242

Described property to become the homestead of Grantees.

12/28/2000-45105
09:51 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 AMB 22.10

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.

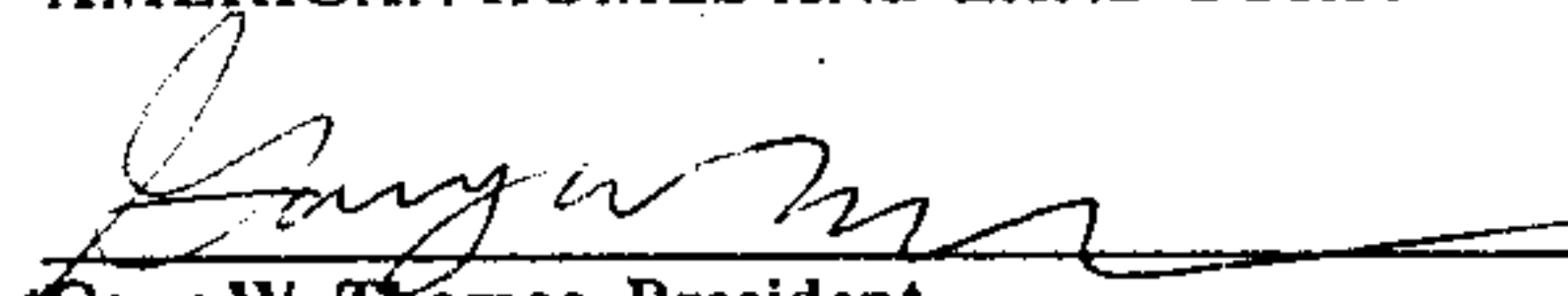
\$190,150.00 of the purchase price is being paid by the proceeds of a first mortgage loan
executed and recorded simultaneously herewith.

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 22 day of December, 20 00.

AMERICAN HOMES AND LAND CORP.

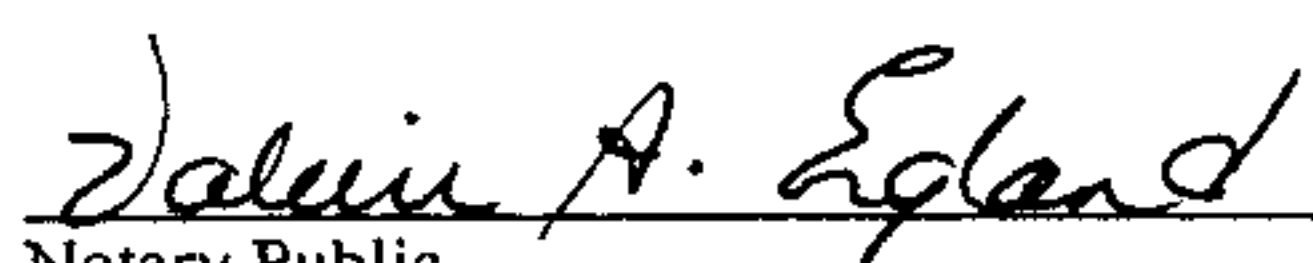
BY:


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 22 day of December, 20 00.


Notary Public

Commission Expires: 02/25/04

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

SEND TAX NOTICES TO:

Galina E. Kozorovitskiy
David Waites
195 Thornberry Drive
Birmingham, AL 35242

In # 2000-45105