

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of 134,475.00 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 Christopher Shane Gallman Husband and Elzoria Yvonne
Gallman 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 340 according to the Map and Survey of Old Cahaba Oak Ridge Sector Second
Addition as recorded in Map Book 27, page 52, in the Probate Office of Shelby
County, Alabama.

Property is to become the Homestead of Grantees.

Property Address: 1224 Old Cahaba Trace
Helena, AL 35080

Inst # 2001-02274

01/22/2001-02274
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 13.50

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.

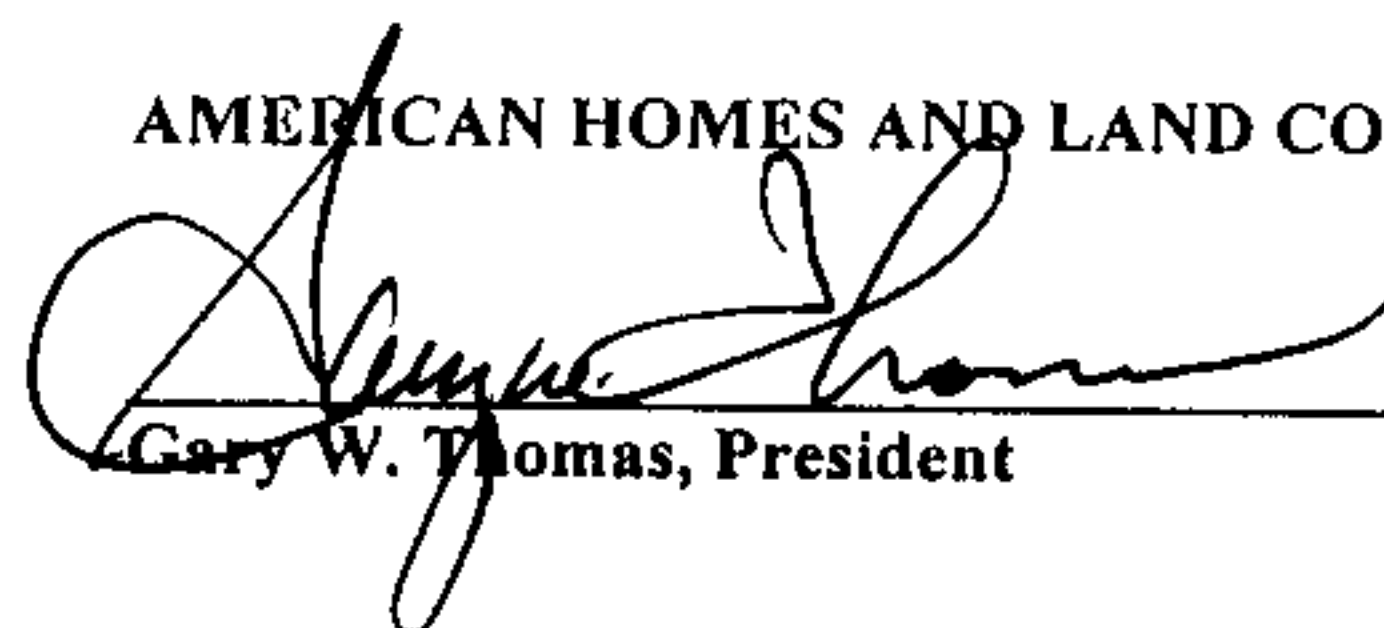
132,457.00 of the purchase price is being paid by the proceeds of a first mortgage loan
executed and recorded simultaneously herewith.

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 19 day of January, 20 01.

AMERICAN HOMES AND LAND CORP.

BY:

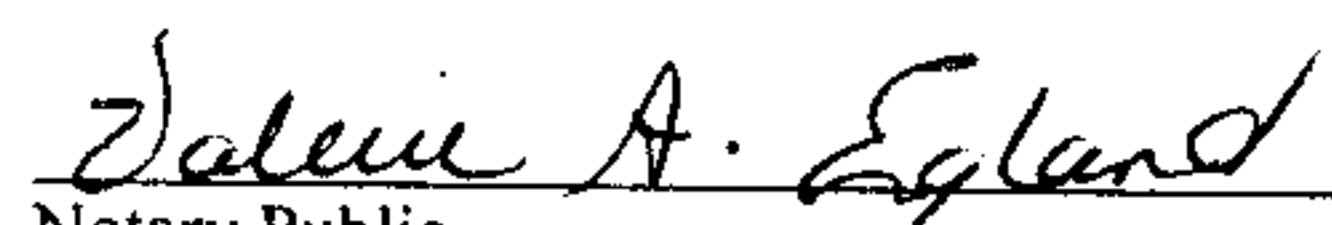


Gary W. Thomas, President

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 19 day of January, 20 01.



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:
Christopher Gallman
1224 Old Cahaba Trace
Helena, AL 35080