

THIS INSTRUMENT WAS PREPARED BY:
Richard W. Theibert, Attorney
NAJJAR DENABURG, P.C.
2125 Morris Avenue
Birmingham, Alabama 35203

SEND TAX NOTICE TO:
Frank M. Carnaggio, Jr.

P. O. Box 383173

Birmingham, AL 35238

CORPORATION WARRANTY DEED

THE STATE OF ALABAMA)
COUNTY OF SHELBY) : KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Thirty-Eight Thousand Nine Hundred and No/100, (\$38,900.00), DOLLARS, in hand paid to the undersigned, Werth Realty, Inc., a corporation, and Multi-Vest, Inc., a corporation, (hereinafter referred to as "GRANTORS"), by Frank M. Carnaggio, Jr., an unmarried man, (hereinafter referred to as "GRANTEE"), the receipt of which is hereby acknowledged, the said GRANTORS do by these presents, grant, bargain, sell and convey unto GRANTEE the following described real estate, located and situated in Shelby County, Alabama, to wit:

Lot 242, according to the Map of Bent River Commons, 3rd Sector, as recorded in Map Book 25, Page 147, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes for the year, 2002.
2. Restrictions as shown on recorded map.
3. Easements and building line as shown on recorded map.
4. Restrictions appearing of record in Instrument #1999-4401; Instrument #9501/3042 Jefferson County, and Instrument #1999-8863.
5. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges, immunities and release of damages relating thereto, as recorded in Deed Book 33, Page 542; Deed Book 236, Page 103; Deed Book 178, Page 521 and Deed Book 201, Page 175.
6. Agreement with Plantation Pipeline Company in Deed Book 145, Page 275.
7. Notes as shown on recorded map.


ALL of the purchase price recited above was paid from the proceeds of a purchase money mortgage executed simultaneously with delivery of this deed.

TO HAVE AND TO HOLD to the said GRANTEE, his heirs and assigns forever.

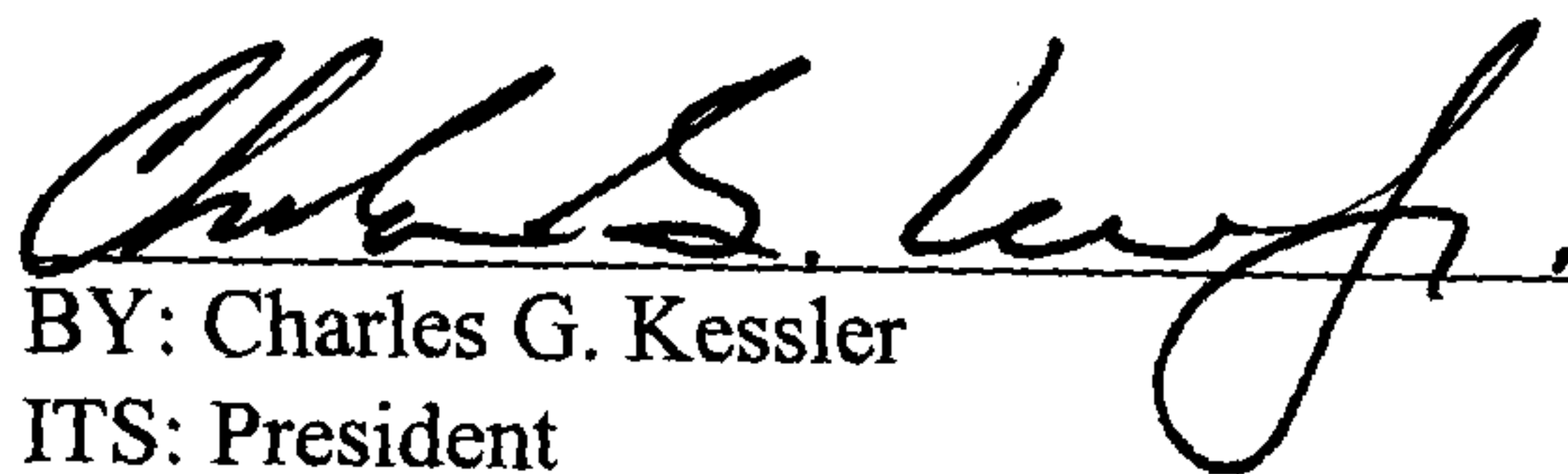
And said Werth Realty, Inc., a corporation, and Multi-Vest, Inc., a corporation, do for themselves, their successors and assigns, covenant with the said GRANTEE, his heirs and assigns, that they are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above, that they have a good right to sell and convey the same as aforesaid; that they will and their successors and assigns shall, warrant and defend the same to the said GRANTEE, his heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Werth Realty, Inc., a corporation, by its President, Robert C. Barnett, and Multi-Vest, Inc., a corporation by its President, Charles G. Kessler, who are authorized to execute this conveyance, have hereto set their signatures and seals, this 10th day of June, 2002.

Werth Realty, Inc.


_____(SEAL)
BY: Robert C. Barnett
ITS: President

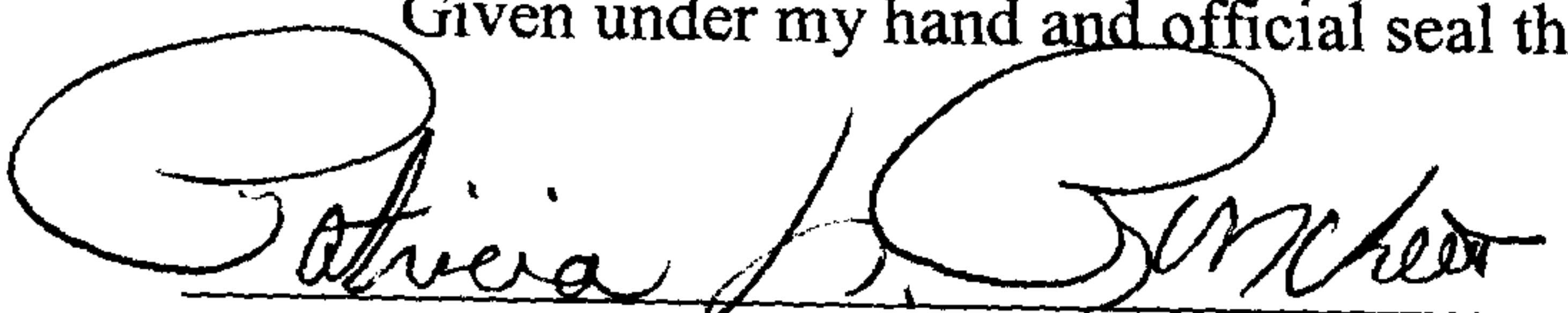
Multi-Vest, Inc.


_____(SEAL)
BY: Charles G. Kessler
ITS: President

THE STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Robert C. Barnett whose name as President, of Werth Realty, 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 official seal this 10th day of June, 2002.



NOTARY PUBLIC

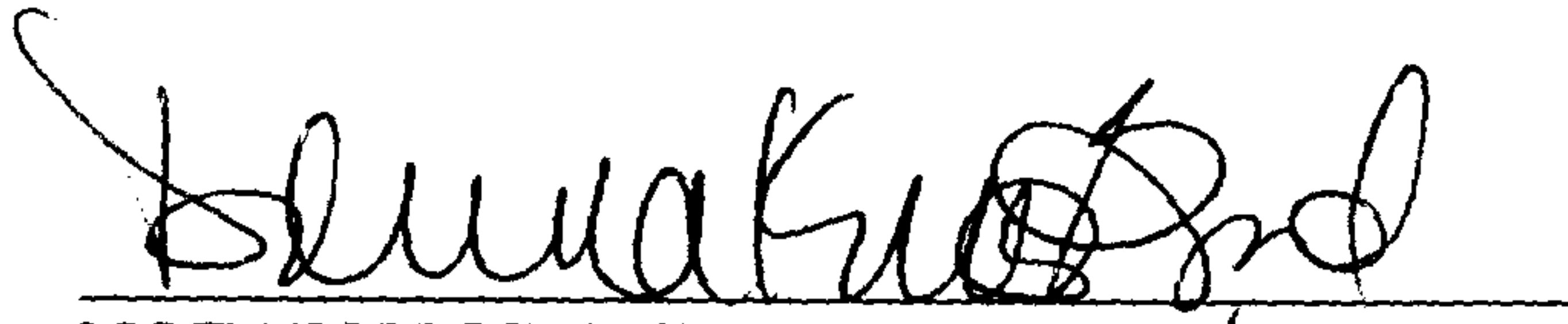
My commission expires:

My Commission Expires: February 20, 2005

THE STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Charles G. Kessler whose name as President, of Multi-Vest, 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 official seal this 10th day of June, 2002.



NOTARY PUBLIC
My commission expires: 03/17/03