

CORPORATION FORM WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$112,900.00 to the undersigned Grantor,
BUILD-ALL CONSTRUCTION, INC., 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 D. R. Lowry and Cora Lowry, Husband and 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 96, according to the Survey of Hayesbury, Phase 1,
according to the plat thereof recorded in Map Book 28,
Page 89, in the Probate Office of Shelby County, Alabama.

Address of Property: 163 Hayesbury Court, Pelham, AL 35124

Subject to taxes for the year 2002 and subsequent years, easements, restrictions, reservations,
rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

-0- 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 12 day of July, 20 02.

BUILD-ALL CONSTRUCTION, INC.

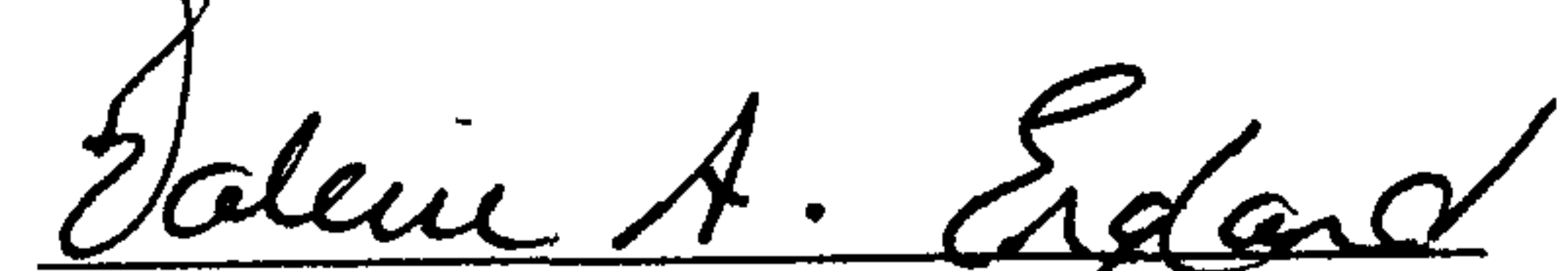
BY:


Billy Gossett, President

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that
Billy Gossett, President of Build-All Construction, Inc., 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 12 day of July, 2002.


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:

D. R. Lowry
Cora Lowry
1404 Harbison Street N.E.
Cullman, AL 35055