

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
STATUTORY WARRANTY DEED**

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS

That for and in consideration of Three Hundred Eighty-Eight Thousand Nine Hundred Seventy and 00/100 (\$388,970.00) Dollars to the undersigned Grantor, Ken Underwood Classic Homes, Inc., a corporation in hand paid by Kevin Cahill and Alison Cahill, husband and wife the receipt whereof is acknowledged, the said Ken Underwood Classic Homes, Inc., a corporation do/does grant, bargain, sell and convey unto the said Kevin Cahill and Alison Cahill, husband and wife the following described real estate, to-wit:

See attached legal description by exhibit " A '.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$311,175.00 of the above-recited purchase price was paid from a mortgage loan closed 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.

To have and to hold the said above described property unto the said party of the second part, together with all and singular the tenements, heriditaments and appurtenances thereunto belonging or in anywise appertaining and unto his heirs and assigns forever.

IN WITNESS WHEREOF, I/We have hereunto set my/our hand(s) and seal this 25th day of June, 2003.

Ken Underwood Classic Homes, Inc.



Ken Underwood, President

State of Alabama)
County of Shelby)

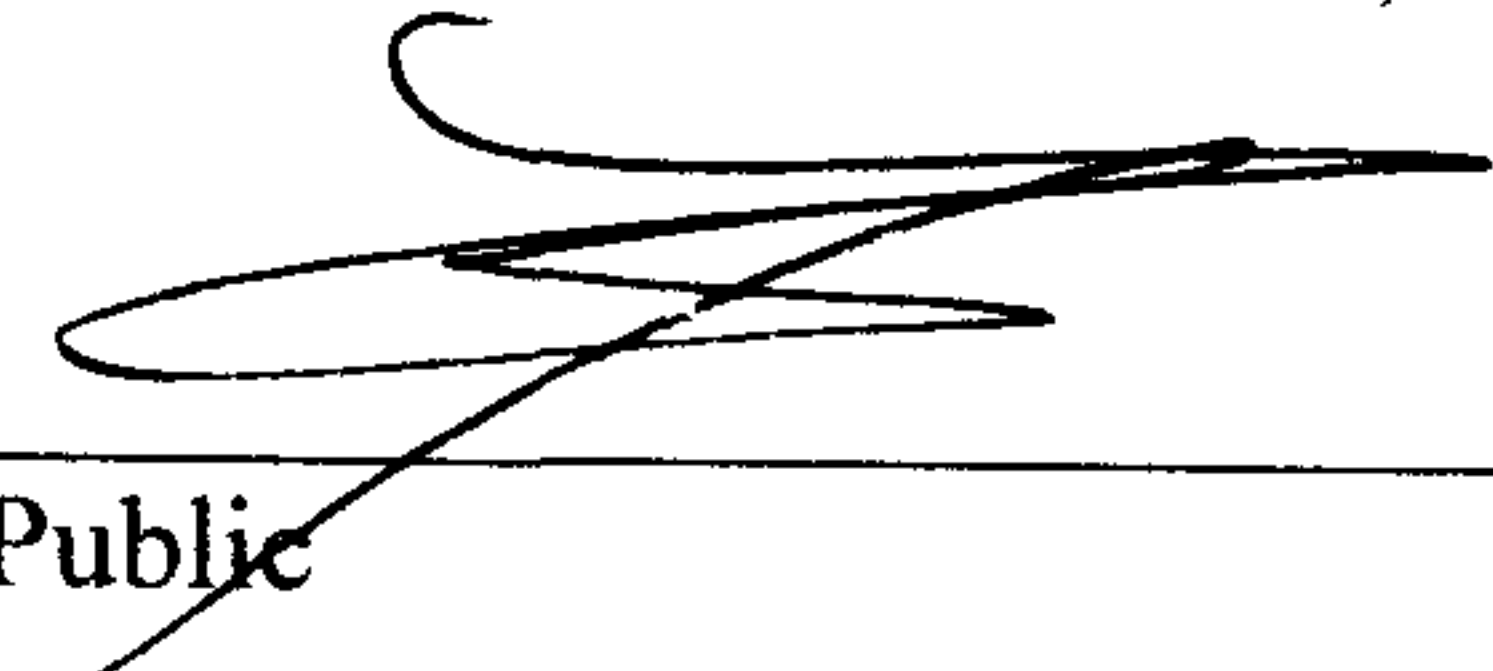
I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ken Underwood, whose name as President of the Ken Underwood Classic Homes, Inc., a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed 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 THIS THE 25th DAY OF JUNE, 2003.

My Commission Expires:

3/5/07

Notary Public



COURTNEY H. MASON, JR.
COMMISSION EXPIRES MARCH 5, 2007

Exhibit "A"

Lot 1428, according to the Map of Highland Lakes, 14th Sector, an Eddleman Community, as recorded in Map Book 30, page 74 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, A Residential Subdivision, as recorded in Inst. # 1994-07111 and amended in Inst. # 1996-17543 and further amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, A Residential Subdivision, 14th Sector, recorded as Inst. # 20021101000539740 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Mineral and mining rights excepted.