WARRANTY DEED WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
JEFFERSON COUNTY)

That in consideration of TWO HUNDRED THREE THOUSAND FIVE HUNDRED and no/100 DOLLARS (\$203,500.00) to the undersigned grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, FREDRICK MURPHY AND ELEANOR B. MURPHY, husband and wife, (herein referred to as grantors) do grant, bargain, sell and convey unto RICHARD G. CARNES AND KAREN G. CARNES, (GRANTEES), as joint tenants with rights of survivorship, the following described real estate situated in SHELBY County, Alabama to wit:

Lot 55, according to the Survey of 2nd Sector, Altadena Woods, 2nd & 5th Sectors, as recorded in Map Book 10, page 54 A & B, in the Probate Office of Shelby County, Alabama.

\$162,800.00 of the purchase price is from a purchase money first mortgage.

Subject to any and all matters of public record and matters which could be revealed by a survey. Mineral and mining rights are not warranted herein nor granted. 1995 taxes are currently a lien but are not yet due and payable.

And we do for ourselves and for our heirs, executors, and administrators covenant with the said GRANTEES, and their assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, and their assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 21st day of August, 1995.

FREDRICK MURRHY

ELEANOR B. MURPHY

STATE OF ALABAMA
JEFFERSON COUNTY

OB/23/1995-23147
OB:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OOI NCD 49.55

I, MARK E. TIPPINS, a Notary Public in and for said County, in said State, hereby certify that FREDRICK MURPHY AND ELEANOR B. MURPHY, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of August, 1995.

Notary Public:

My commission expires: 7-23-1997

Prepared by: Mark E. Tippins, Attorney 4 Office Park Circle, #215 Birmingham, Alabama 35223 (205) 870-4343

Send tax notice to: Richard Carnes, 2317 Altadena Crest Drive, Birmingham, 35242