

This instrument was prepared by:
Thomas J. Thornton
1119 Willow Run Road
Birmingham, Alabama 35209

Send Tax Notice to:
Carter Homebuilders, Inc.

WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Eighteen Thousand Five Hundred and 00/100 Dollars (\$18,500.00) and other good valuable consideration, in hand paid by Carter Homebuilders, Inc. (GRANTEE) receipt of which is hereby acknowledged, B. Lynn McGaughy, (GRANTOR) does grant, bargain, sell and convey unto the GRANTEE, the following described real estate situated, lying and being in the County of Shelby, State of Alabama, and being more particularly described as follows:

Lot 305, according to the Survey of Weatherly, Credenhill, Sector 21, as recorded in Map Book 20, Page 7, in the Probate Office of Shelby County, Alabama.

Minerals and mining rights excepted.

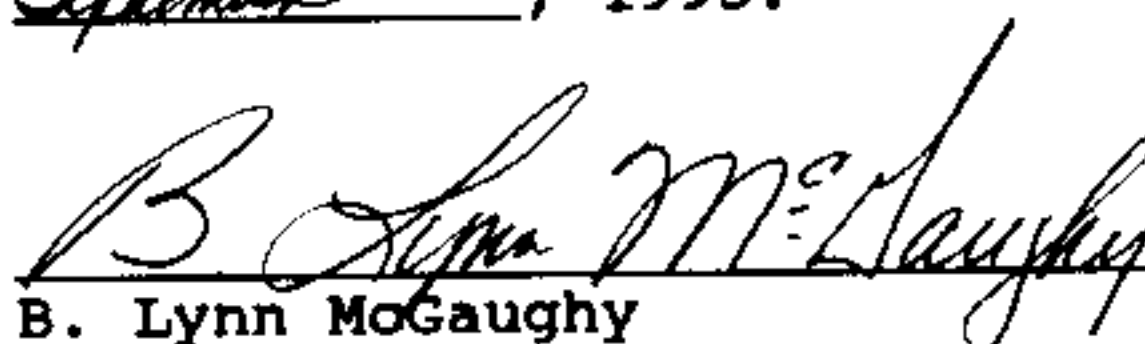
Subject to:

1. Taxes for the year 1995 and subsequent years.
2. Setback lines, easements and restrictions as shown on the record map.
3. Restrictive Covenants as recorded in Instrument #1995-15694 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said GRANTEE, its successors and assigns, forever.

And the said GRANTOR does for herself and for her successors and assigns, covenant with the said GRANTEE, its successors and assigns, that she is lawfully seized in fee simple of said Premises, and that she has a good right to grant and convey the aforesaid property, that she will and her successors and assigns shall warrant and defend the same to the said grantee and its successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor, has hereunto set her hand and seal, this 1st day of September, 1995.


 (SEAL)
B. Lynn McGaughy

The entire purchase price above
was paid by proceeds of mortgage loan closed simultaneously herewith.

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that B. Lynn McGaughy, 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 foregoing conveyance, she, executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 1st day of September, 1995.


Notary Public
My Commission expires 09/08/1995

12:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.50