

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

Inst # 1997-40850

CORPORATION FORM WARRANTY DEED

12/16/1997-40850
10:56 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 SNA 13.00

KNOW ALL MEN BY THESE PRESENTS.

STATE OF ALABAMA
SHELBY COUNTY

That in consideration of EIGHTY EIGHT THOUSAND NINE HUNDRED FIFTY & NO/100---
(\$88,950.00) DOLLARS to the undersigned grantor, Carter Homes & Development, Inc.
a corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEE
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto Kenneth B. Howell, a married
man (herein referred to as GRANTEE, whether one or more), the following described
real estate, situated in Shelby County, Alabama:

Lot 7, according to the Survey of Sommersby Townhomes, as recorded in Map Book
20 page 112 in the Probate Office of Shelby County, Alabama; being situated
in Shelby County, Alabama. Mineral and mining rights excepted.
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

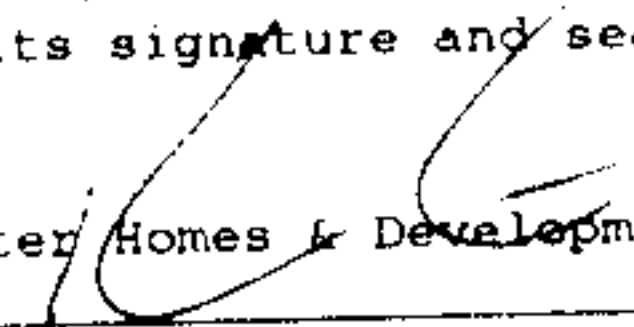
\$84,500.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 113 Sommersby Circle Pelham, Alabama 35124

TO HAVE AND TO HOLD, To the said GRANTEE, his, her, or their heirs and assigns
forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEE, his, her or their heirs and assigns, that it is lawfully seized in fee
simple of said premises; that they are free from all encumbrances, 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 GRANTEE,
his, her or their heirs, executors and assigns forever, against the lawful claims
of all persons.

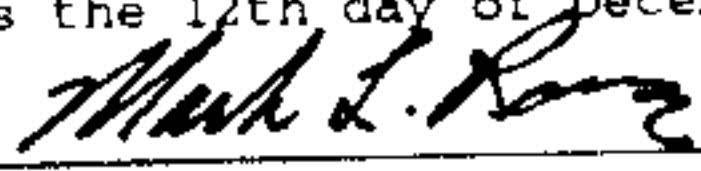
IN WITNESS WHEREOF, the said GRANTOR by its President, Kenneth Carter, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
12th day of December, 1997.

Carter Homes & Development, Inc.
By: 
Kenneth Carter, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Kenneth Carter whose name as the President of Carter Homes &
Development, 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 the 12th day of December, 1997


Notary Public

MARK L. ROWE
MY COMMISSION EXPIRES
10/08/2001