This instrumer rep red by

(Name) CARL E. CHAMBLEE, ATTORNEY AT LAW

(Address) 1310 North 19th Street, Birmingham, Alabama 35234

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR AMERICAN TITLE INS. CO., Birmingham, Alabama

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Fifty Thousand Nine Hundred and no/100-----(\$50,900.00) Dollars

to the undersigned grant r. CARTER HOMEBUILDERS CO., INC., (herein referred to as GLANTOR), 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

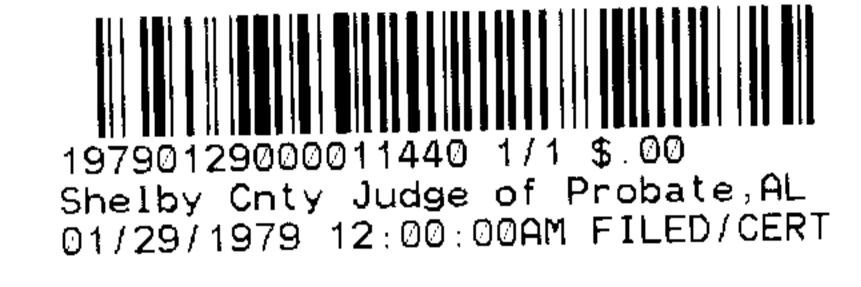
ANDREW T. CYGANIEWICZ and wife, KATHY CYGANIEWICZ

(herein referred to as Gl ANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, to gether with every contingent remainder and right of reversion, the following described real estate, Shelby County, Alabama; situated in

Lot 18, Block D, Fox Haven, First Sector, according to the plat recorded in Map Book 7, Page 15, which said map was amended in Map Book 7, Page 86, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Subject to all easements and restrictions of record.

\$48,350.00 of purchase price recited above was paid from a mortgage loan closed simultaneously herewith



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TO HAVE AND 'O HOLD, To the said GRANTEES for and during their joint lives and upon the death of either of them, then to the surviv r of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and light 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, unless otherwise noted above

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 he said GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, FLOYD CARTER who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of January

ATTEST: CARTER HOMEBUILDERS CO., INC. Secretary

STATE OF ALABAMA COUNTY OF JEFFER! ON

a Notary Public in and for said County in said the undersigned State, hereby certify that FLOYD CARTER CARTER HOMEBUILDERS CO., INC. President of whose name as 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 content 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 27th day of January.