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This form furnished by:

Cahaba Title, Inc.Riverchase Office
(205) 988-5600Eastern Office
(205) 833-1571

This instrument was prepared by:
 (Name) Courtney Mason & Associates, P.C.
 (Address) 100 Concourse Parkway, Suite 350
Birmingham, Alabama 35244

Send Tax Notice to:
 (Name) Margo A. Dandry
 (Address) 5309 Riverbend Trail
Birmingham, Alabama 35244

WARRANTY DEED

STATE OF ALABAMA
 SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED THIRTY SEVEN THOUSAND AND NO/100ths (\$137,000.00) DOLLARS.

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,

Kenneth Carter d/b/a Carter Construction
 (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto
 Margo A. Dandry, a single individual

(herein referred to as grantee, whether one or more), the following described real estate, situated in
 Shelby County, Alabama, to-wit:

Lot 7, according to the Survey of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12 Pages 44, 45, 46 and 47, 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, rights of way, if any, of record.

\$107,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

THIS PROPERTY IS NOT HOMESTEAD PROPERTY AS DEFINED BY THE CODE OF ALABAMA.

STATE OF ALA. SHELBY CO.
 I CERTIFY THIS
 INSTRUMENT WAS FILED

91 OCT -8 PM 2:02

JUDGE OF PROBATE

1. Deed Tax	\$ 30.00
2. Mfg. Tax	
3. Recording Fee	\$ 50.00
4. Indexing Fee	\$ 50.00
5. No Tax Fee	
6. Certified Fee	\$ 100.00
Total	\$ 230.00

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

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

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 30th
 day of September, 19 91

Kenneth Carter d/b/a Carter Construction

(Seal)
 (Seal)
 (Seal)

(Seal)
 (Seal)
 (Seal)

STATE OF ALABAMA
 SHELBY

County }

General Acknowledgment

I, the undersigned, a Notary Public in and for said County,
 in said State, hereby certify that Kenneth Carter d/b/a Carter Construction

whose name(s) 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 30th day of September, 19 91

COURTNEY H. MASON
 MY COMMISSION EXPIRES