

This instrument was prepared by:

(Name) Courtney Mason & Associates, PC(Address) 100 Concourse Parkway, Suite 350  
Birmingham, Alabama 35244

Send Tax Notice to:

(Name) Richard J. Panner(Address) 100 Setting Sun Lane  
Alabaster, Alabama 35007**WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR****STATE OF ALABAMA**SHELBY**COUNTY****KNOW ALL MEN BY THESE PRESENTS, \$120,900.00**That in consideration of ONE HUNDRED TWENTY THOUSAND NINE HUNDRED AND NO/100THS----- DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

KERRY CARTER AND RAYBURN CARTER DBA CARTER CONSTRUCTION

(herein referred to as grantors) do grant, bargain, sell and convey unto

RICHARD J. PANNER AND WIFE, ABBY DIXON PANNER

(herein referred to as GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 15, Sector 3, according to the map of Apache Ridge, Sectors 2 and 3, as recorded in Map Book 16, Page 60, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines, rights of way, limitations, if any, of record.

\$114,850.00 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.

Inst # 1993-15911

06/03/1993-15911  
09:27 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 13.00

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, 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 noted 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, WE have hereunto set OUR hand(s) and seal(s), this 27th day of May, 19 93

WITNESS

Kerry Carter and Rayburn Carter DBA  
Carter Construction

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

BY: Kerry Carter  
Kerry Carter  
BY: Rayburn Carter  
Rayburn Carter**STATE OF ALABAMA**SHELBY**COUNTY****General Acknowledgment**I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Kerry Carter and Rayburn Carter DBA Carter Construction whose name 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 27th day of May, A.D., 19 93

My Commission Expires:

COURTNEY H. MASON, JR.  
MY COMMISSION EXPIRES  
3-5-95

Notary Public