

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) Judith O. Lavender
 (Address) 1926 Highway 58
Helena, Alabama 35080

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR**STATE OF ALABAMA**SHELBY**COUNTY****KNOW ALL MEN BY THESE PRESENTS,**That in consideration of SIXTY ONE THOUSAND NINE HUNDRED FIFTY AND NO/100THS(\$61,950.00)

to the undersigned grantor, Carter Homes & Development, Inc. a corporation,
 (herein referred to as GRANTOR), 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

Judith O. Lavender and Betty S. O'Berry

(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, together with every contingent remainder and right of reversion, the following described real estate, situated in

Lot 13, according to the survey of Somerset Townhomes, as recorded in Map Book 10, page 14,
 in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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

\$52,657.50 of the above-recited purchase price was paid from a mortgage loan closed
 simultaneously herewith.

Inst # 1993-34117

11/01/1993-34117
 10:31 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MCD 18.00

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, together with every contingent
 remainder and right 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,

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

IN WITNESS WHEREOF, the said GRANTOR, by it President,
 who is authorized to execute this conveyance, has hereto set its signature and seal, this the 27th day of October 19 93

ATTEST:

Carter Homes & Development, Inc.

By Kenneth Carter
 Kenneth Carter President

Secretary

STATE OF ALABAMA
COUNTY OF SHELBY

I, Courtney H. Mason, Jr. a Notary Public is and for said County in said
 State, hereby certify that Kenneth Carter
 whose name as 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 is 27th day of October19 933-26-94

My Commission Expires

Dawn Raso
Notary Public

1993-34117