

This instrument was prepared by

Courtney Mason & Associates PC
100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

10/03/1994-30335
01:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOJ MCD 15.00

That in consideration of ONE HUNDRED TWENTY-FOUR THOUSAND EIGHT HUNDRED & NO/100---- (\$124,800.00) 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 Company (herein referred to as grantors), do grant, bargain, sell and convey unto Steven C. West and wife, Leigh Ann West (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 30, according to the survey of Saint Charles Place, Jackson Square, Phase Two, Sector One, as recored in Map Book 18 page 76 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

\$118,550.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

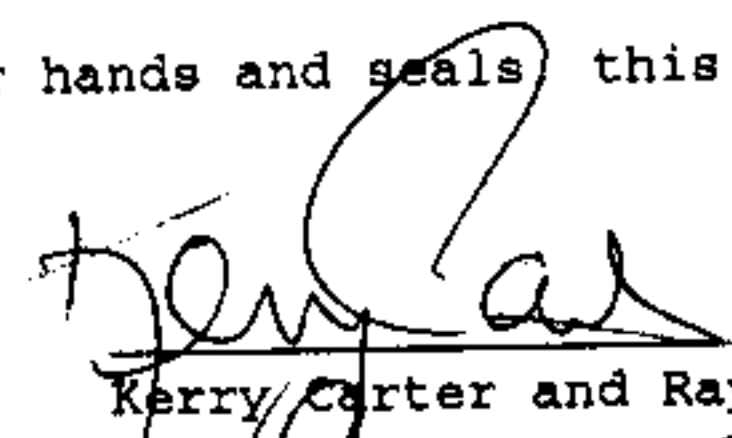
GRANTEES' ADDRESS: 510 Baronne Street Helena, Alabama 35080

THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF KERRY CARTER AND RAYBURN CARTER DBA CARTER CONSTRUCTION AS DEFINED BY THE CODE OF ALABAMA.

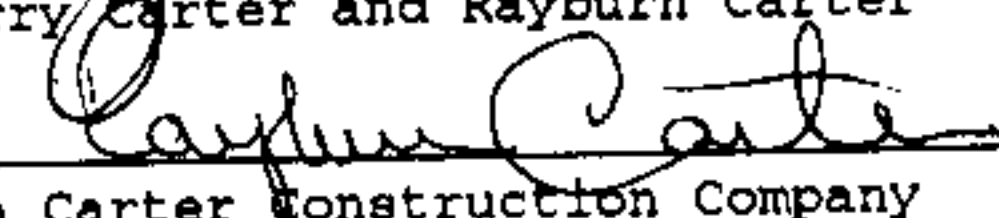
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 30th day of September, 1994.


Kerry Carter and Rayburn Carter

(SEAL)


dba Carter Construction Company

(SEAL)

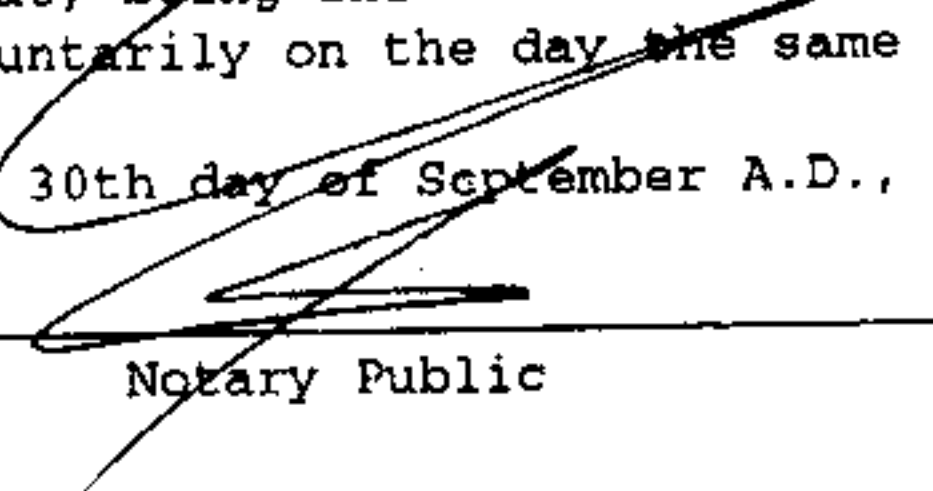
STATE OF ALABAMA
SHELBY COUNTY COUNTY

General Acknowledgment

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said State, hereby certify that Kerry Carter and Rayburn Carter and dba Carter Construction Company whose names 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 30th day of September A.D., 1994

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


Notary Public

Inst # 1994-30335