

This instrument was prepared by

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

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 SEVENTY FOUR THOUSAND NINE HUNDRED & NO/100----
(\$74,900.00) DOLLARS to the undersigned grantor, Carter Homes and Development,
Inc. a corporation, (herein referred to as the 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 Susan Y. Lin and
husband, Esteban G. Martinez (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:

Lot 1, according to the survey of Cedar Knoll, as recorded in Map Book 19,
Page 18, 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.

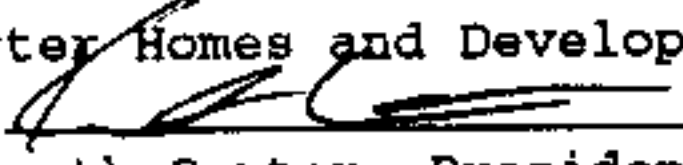
\$74,698.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 105 Kings Valley Road Pelham, Alabama 35124

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 it 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 its President, Kenneth Carter, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
21st day of April, 1995.

Carter Homes and Development, Inc.
By: 
Kenneth Carter, President

Inst # 1995-10557

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

04/24/1995-10557
12:49 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.00

I, Courtney H. Mason, Jr., a Notary Public in and for said County, in said state,
hereby certify that Kenneth Carter whose name as the President of Carter Homes and
Development,, 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 the 21st day of April, 1995


Notary Public

Inst # 1995-10557