

THIS INSTRUMENT PREPARED BY:

S. KENT STEWART
STEWART-DAVIS, P.C.
389 Shades Crest Road
Birmingham, AL 35226

SEND TAX NOTICE TO:

BENNIE M. CARTER
SUSAN W. CARTER
228 SUMMER BROOK LANE
ALABASTER, AL 35007

STATE OF ALABAMA
COUNTY OF SHELBY

CORPORATE WARRANTY DEED

SURVIVORSHIP

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of ---ONE HUNDRED TWENTY THOUSAND AND NO/100'S DOLLARS (\$120,000.00) to the undersigned GRANTOR (whether one or more),

STREET RESIDENTIAL CONSTRUCTION, INC., a corporation (herein referred to as GRANTOR) in hand paid by the GRANTEE(S) herein, the receipt whereof is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto BENNIE M. CARTER AND WIFE, SUSAN W. CARTER, hereinafter referred to as GRANTEE(S) 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 SHELBY COUNTY, Alabama, to-wit:

Lot 83, according to the Survey of Summer Brook, Sector Two, as recorded in Map Book 18, Page 75, in the Probate Office of Shelby County, Alabama.

Subject to the following exceptions:

1. Ad Valorem taxes for the year 1996 and subsequent years, said taxes not yet due and payable until October 1, 19 96.
2. Easements, restrictions, residential covenants and right of ways of record.

\$114,000.00 of the consideration stated hereinabove was paid from the proceeds of a mortgage loan filed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee(s), 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 GRANTEE(S), 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 GRANTEE(S), their heirs, executors and assigns forever, against the lawful claims of all persons.

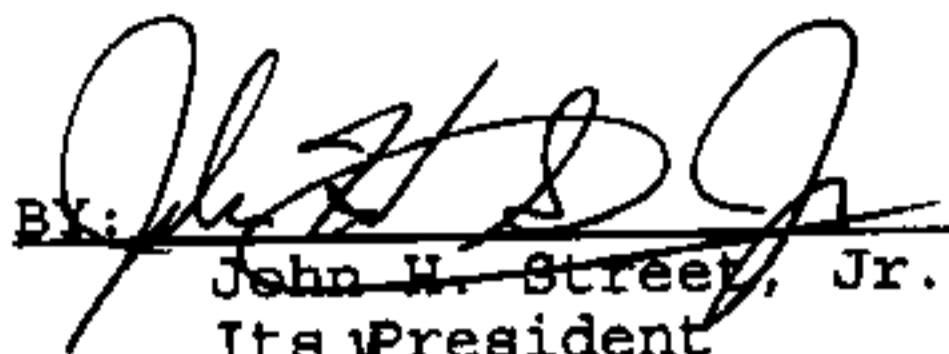
11/13/1995-32637
11:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOR MCD 17.00

Inst • 1995-32637

IN WITNESS WHEREOF, I have hereunto set my hand and seal
this the 8th day of November, 1995.

ATTEST:

STREET RESIDENTIAL CONSTRUCTION, INC.


BY: John H. Street, Jr.
Its President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public in and for
said County in said State, hereby certify that JOHN H. STREET,
JR., VPRESIDENT OF STREET RESIDENTIAL CONSTRUCTION, INC. , 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, in his official capacity as said
PRESIDENT of said corporation, executed the same voluntarily on
the day the same bears date.

Given under my hand and official seal, this the 8th day
of November, 1995.


Notary Public

My Commission Expires: 2-5-99

Inst # 1995-32637

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