

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED SIXTY THOUSAND & NO/100---- (\$160,000.00) DOLLARS to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, we Robin K. Hargrove Mulroy and husband, Richard Mulroy (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Carter Homebuilders, Inc. (herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 62, according to the survey of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12 pages 44, 45, 46 and 47, in the Probate Office of Shelby County, Alabama.
Mineral and mining rights excepted.

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

\$128,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

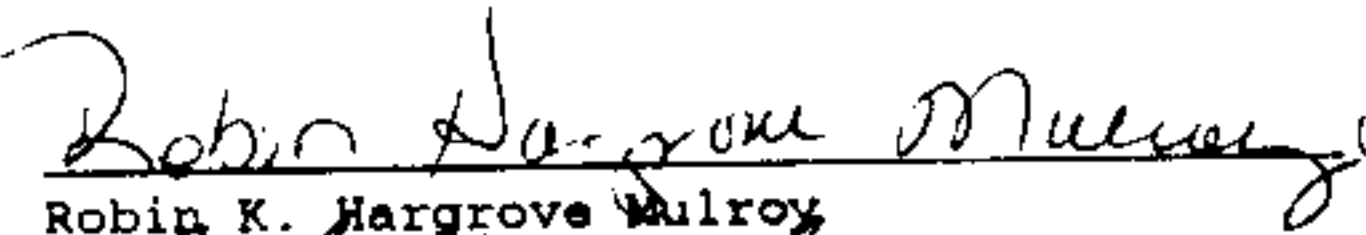
Robin K. Hargrove and Robin K. Hargrove Mulroy are one and the same person.

GRANTEES' ADDRESS: 108 Carter Lane, Alabaster, Alabama 35007.

TO HAVE AND TO HOLD to the said grantee, his, her, or their heirs and assigns forever.

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

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 17th day of November, 1995.


Robin K. Hargrove Mulroy (SEAL)

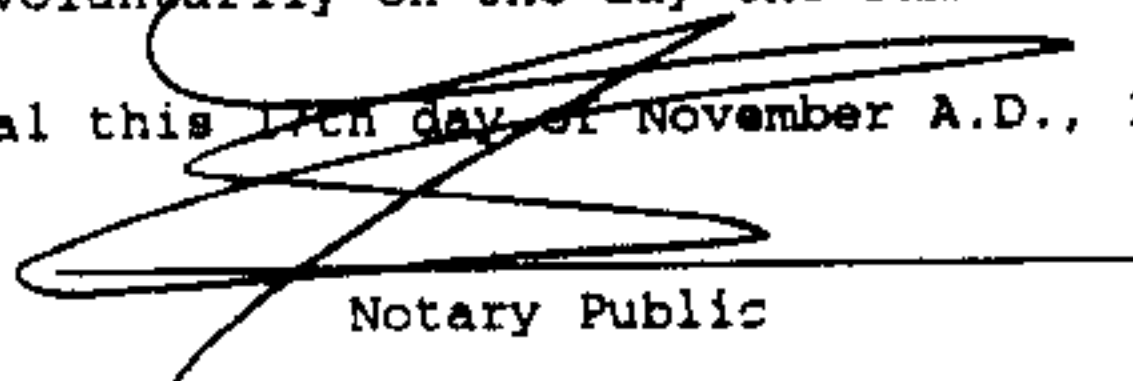
Richard Mulroy (SEAL)

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 Robin K. Hargrove Mulroy and husband, Richard Mulroy 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 17th day of November A.D., 1995


Notary Public

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3/5/99

11/22/1995-33669
02:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCU 40.50

Inst # 1995-33669