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This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of EIGHTY EIGHT THOUSAND THREE HUNDRED & NO/100----(\$88,300.00) DOLLARS to the undersigned grantor, Carter Homes and Development, Inc. a corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Audrey M. Sanders, a single individual (herein referred to as GRANTEE, whether one or more), the following described real estate, situated in Shelby County, Alabama:

Lot 45, according to the Survey of Cambrian Ridge, as recorded in Map Book 21, Page 8, 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.

\$85,600.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 201 Cambrian Ridge Trail Pelham, Alabama 35124

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

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, 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, his, her or 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 27th day of September, 1996.

Carter Homes and Development, Inc.

Kenneth Carter, President

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, the undersigned, 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 27th day of September, 1996

Notary Public

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