

This instrument was prepared by

(Name) John L. Hartman, III
P. O. Box 846
(Address) Birmingham, AL 35201

SEND TAX NOTICE TO:
Timothy V. Anderson
Meredith L. Anderson

407 Cambrian Ridge Drive,
Pelham, AL 35124

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty-four Thousand Nine Hundred and no/100 (\$84,900.00)-----DOLLARS

to the undersigned grantor, CARTER HOMES AND DEVELOPMENT, INC. a corporation,
(herein referred to as 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
Timothy V. Anderson and Meredith L. Anderson

(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 right of reversion, the following described real estate,
situated in Shelby County, Alabama, to-wit:

Lot 48, 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: (1) Current taxes; (2) 20 foot building line as shown on recorded
map; (3) Restrictions as shown on recorded map; (4) Restrictions appearing of
record in Inst. #1996-13968; (4) Title to all minerals within and underlying the
premises, together with all mining rights and other rights, privileges and immunities
relating thereto as recorded in Inst. #1996-12716; (5) Right-of-way granted to
Alabama Power Company recorded in Real Volume 141, Page 596.

\$80,655.00 of the purchase price recited above has been paid from the proceeds of a
mortgage loan closed simultaneously herewith.

10/01/1996-32434
01:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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 con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances,

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, has hereto set its signature and seal, this the 27th day of September 19 96

CARTER HOMES AND DEVELOPMENT, INC.

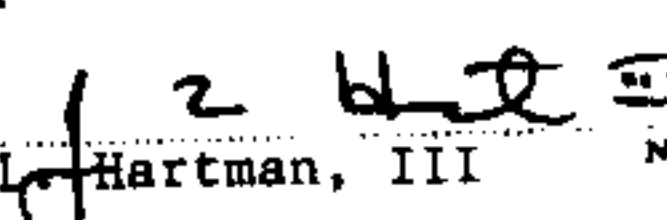
ATTEST:

By  Kenneth Carter President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned a Notary Public in and for said County in said
State, hereby certify that Kenneth Carter
whose name as President of CARTER HOMES AND DEVELOPMENT, INC.
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 19 96.

 John L. Hartman, III Notary Public