

THIS INSTRUMENT PREPARED BY:
JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1318 ALFORD AVENUE SUITE 102
BIRMINGHAM, ALABAMA 35226

SEND TAX NOTICE TO:

Norma N. Rogers
389 Rockport Lane
BIRMINGHAM AL 35242

Inst # 1996-32550

WARRANTY DEED

STATE OF ALABAMA)
JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Two Hundred Twenty-Nine Thousand Nine Hundred and No/100 (\$229,900.00) Dollars to the undersigned grantor (whether one or more, in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,

HUBERT N. CARMICHAEL AND WIFE, MARY M. CARMICHAEL

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

NORMA N. ROGERS

(herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

PARCEL I

Lot 25, according to the Survey of Cobblestone Square, as recorded in Map Book 16, Page 153, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

PARCEL II

A part of Lot 26 of said subdivision being more particularly described as follows: Begin at the Southeast corner of Lot 25; thence run North 11 deg. 09 min 40 sec East for a distance of 34.27 feet; thence run South 77 deg. 12 min 25 sec East for a distance of 2.30 feet; thence run South 15 deg. 00 min 24 sec West for a distance of 34.28 feet to the point of beginning; being situated in Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

\$183,200.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

NOTE: Mary M. Carmichael, as title is vested and Mary Jane Carmichael, as shown on the Durable Power of Attorney dated 8/25/95 are one and the same person.

NOTE: Hubert N. Carmichael and Herbert N. Carmichael are one and the same person.

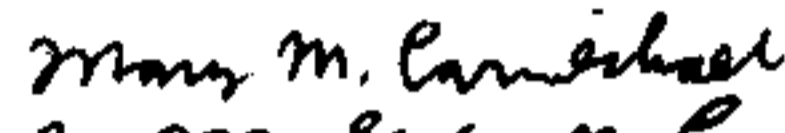
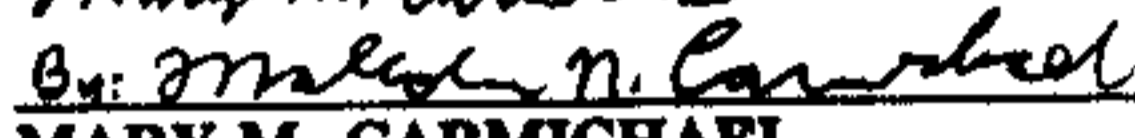
TO HAVE AND TO HOLD, the same unto the Grantee, his, her or their heirs and assigns forever.

10/02/1996-32550
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCD 58.00

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, I (we) have hereunto set my (our) hand(s) and seal(s) this 26 day of September, 1996.


HUBERT N. CARMICHAEL

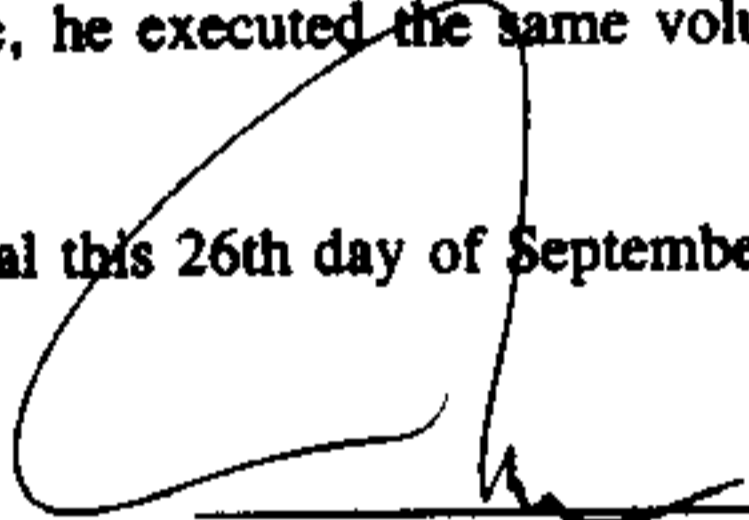


MARY M. CARMICHAEL
BY MALCOLM N. CARMICHAEL,
HER ATTORNEY IN FACT

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that HUBERT N. CARMICHAEL, a married man, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 26th day of September, 1996.


Notary Public

My Commission Expires: 9/27/2000
Inst # 1996-32350

10/02/1996-32350
09:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NCB 58.00

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Malcolm N. Carmichael, whose name as Attorney-in-Fact for Mary M. Carmichael, a married woman, 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 capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 25th day of September, 1996.


Notary Public
My Commission Expires: 9/9/2000