

This instrument was prepared by

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

Inst # 1997-15034

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

05/14/1997-15034
10:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
KNOW ALL MEN BY THESE PRESENTS,
001 504

That in consideration of SEVENTY SIX THOUSAND NINE HUNDRED & NO/100---
(\$76,900.00) 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 Kathleen O. Townsend, a
single individual (herein referred to as GRANTEE, whether one or more), the
following described real estate, situated in Shelby County, Alabama:

Lot 34, according to the survey of Willow Point, Phase 1, as recorded in Map
Book 21 page 101 in the Probate Office of Shelby County, Alabama; being
situated in Shelby County, Alabama.

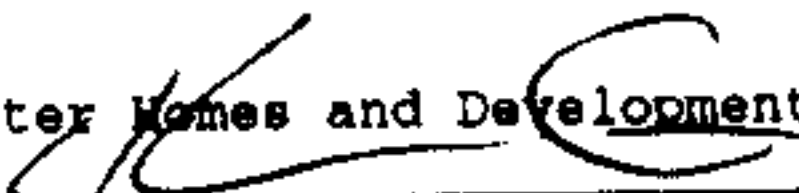
Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$46,900.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 213 Willow Point Circle Alabaster, Alabama 35007
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.

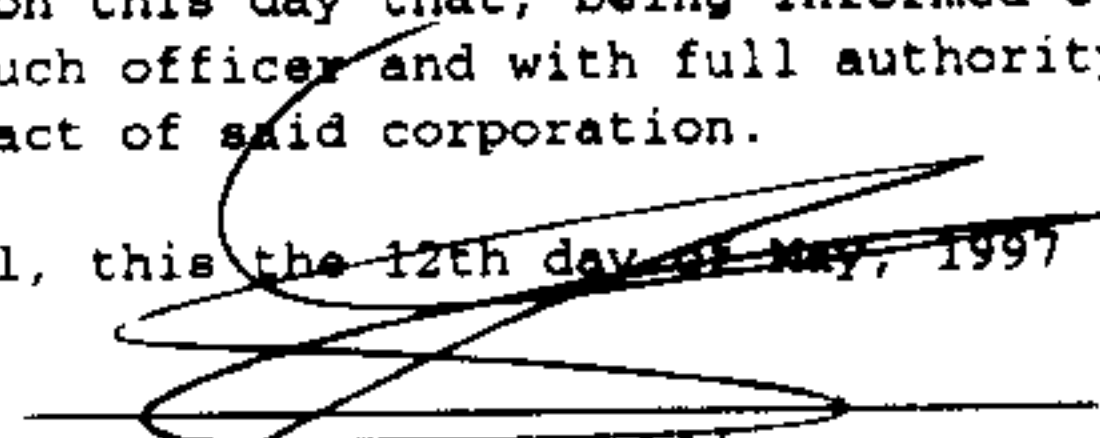
IN WITNESS WHEREOF, the said GRANTOR by its President, Kenneth Carter, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
12th day of May, 1997.

Carter Homes and Development, Inc.
By: 
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 12th day of May, 1997


Notary Public

COURTNEY MASON & ASSOCIATES
1904 INDIAN LAKE DRIVE
STE 100
BIRMINGHAM, AL 35244