

This instrument was prepared by

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

Inst # 1997-16435

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY

05/28/1997-16435
KNOW ALL MENSE BY THESE PRESENTS,
SHELBY COUNTY JUDGE OF PROBATE,
9.50

That in consideration of NINETY TWO THOUSAND NINE HUNDRED & NO/100---
(\$92,900.00) DOLLARS to the undersigned grantor, Carter Home Builders, 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 Judy A. Matthews, an
unmarried woman (herein referred to as GRANTEE, whether one or more), the
following described real estate, situated in Shelby County, Alabama:

Lot 90, according to the survey of Cambrian Ridge, Phase 3, as recorded in Map
Book 21 page 147 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.

\$92,953.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 416 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 Vice-President, Rayburn Carter, who is
authorized to execute this conveyance, hereto set its signature and seal, this the
23rd day of May, 1997.

Carter Home Builders, Inc.
By: Rayburn Carter
Rayburn Carter, Vice-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 Rayburn Carter whose name as the Vice-President of Carter Home
Builders, 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 23rd day of May, 1997

[Signature]
Notary Public

COMMISSION EXPIRES
3/31/00