

This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED NINETY EIGHT THOUSAND NINE HUNDRED & NO/100---- (\$198,900.00) DOLLARS to the undersigned grantor, Carter Homebuilders, Inc. a corporation, (herein referred to as the 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 John M. Kopp and wife, Janice C. Kopp (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:

Lot 3-B, A Resurvey of Lots 1-A and 2-A, according to the survey of Weatherly Club, Sector 14, as recorded in Map Book 21 page 109 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.

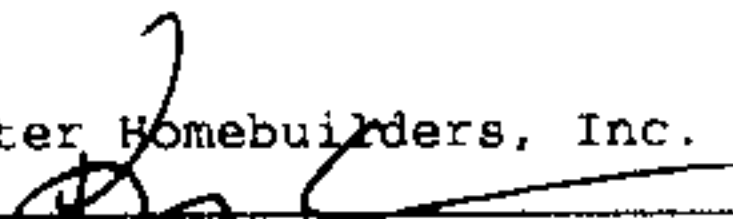
\$159,120.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 215 Weatherly Club Drive, Alabaster, Alabama 35007.

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 contingent remainder and right of reversion.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, 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, Kerry Carter, who is authorized to execute this conveyance, hereto set its signature and seal, this the 30th day of July, 1997.

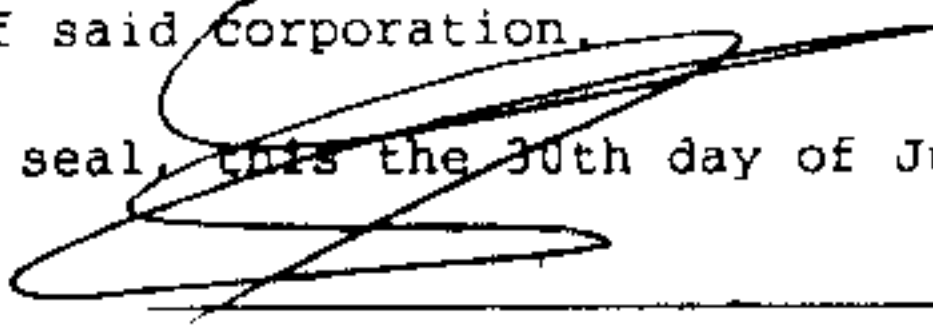
Carter Homebuilders, Inc.
By: 
Kerry Carter, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

08/01/1997-24295
03:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 48.50

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Kerry Carter whose name as the President of Carter Homebuilders, 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 30th day of July, 1997


Notary Public

Inst # 1997-24295