This instrument was prepared by

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

09/04/1997-28342 12:06 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

15.50 CO1 SNA 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 THIRTY NINE THOUSAND NINE HUNDRED & NO/100---- (\$139,900.00) DOLLARS to the undersigned grantor, Carter Homes & Development, 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 Frank J. Carra and wife, Elizabeth B. Carra (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 498, according to the Survey of Weatherly Treymoor Abbey, Sector 22, as recorded in Map Book 21 page 59 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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

\$132,900.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 116 Treymoor 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, Kenneth Garter, who is authorized to execute this conveyance, hereto set its signature and seal, this the 29th day of August, 1997.

Carter Homes & 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 & 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 29th day of August

Tary Public 2.20.90

PEGGY I MUREHUEE
MY COMMINION EXPINES 2/20/99