

This instrument was prepared by

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

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA  
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED & NO/100---  
(\$89,900.00) DOLLARS to the undersigned grantor, Carter Homebuilders, 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 Charlotte C. Phillips, a  
single individual (herein referred to as GRANTEE, whether one or more), the  
following described real estate, situated in Shelby County, Alabama:

Lot 13, according to the Survey of Sommersby Townhomes, as recorded in Map  
Book 20 page 112 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.

\$64,900.00 of the above-recited purchase price was paid from a mortgage loan  
closed simultaneously herewith.

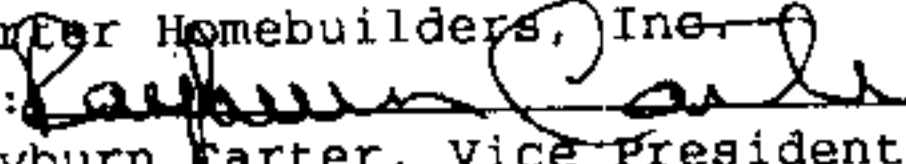
GRANTEES' ADDRESS: 125 Sommersby Circle, Pelham, Alabama 35124.

Carter Home Builders, Inc. and Carter Homebuilders, Inc. are one and the same entity.

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  
15th day of September, 1997.

Carter Homebuilders, Inc.  
By:   
Rayburn Carter, Vice President

09/17/1997-29836  
09:40 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 33.50

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  
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 15th day of September, 1997

  
Notary Public

Inst # 1997-29836