

This Instrument Was Prepared By:
 DICKERSON & MORSE
 Attorneys-at-Law
 1920 Valleydale Road
 Birmingham, Alabama 35244

STATE OF ALABAMA
 COUNTY OF SHELBY

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **ONE HUNDRED SEVEN THOUSAND FIVE HUNDRED DOLLARS AND 00 CENTS (US\$107,500.00)** Dollars to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, Shelia Joy Clark, an unmarried woman, (hereinafter referred to as GRANTOR), does hereby grant, bargain, sell and convey unto Carolyn R. Stern, an unmarried woman, (hereinafter referred to as GRANTEE), the following described real estate situated in the County of Shelby and State of Alabama, to-wit:

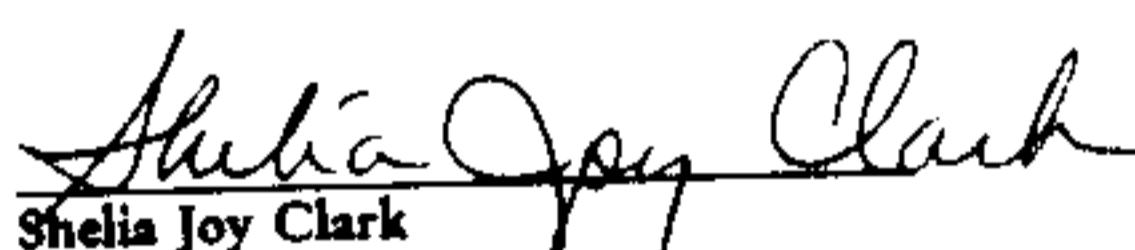
Lot 9, according to the Survey of Saddle Run Subdivision, as recorded in Map Book 11, Page 28, in the Probate Office of Shelby County, Alabama.

Note: \$96,750.00 of the above purchase price is in the form of a Mortgage in favor of CTX Mortgage Company executed and recorded simultaneously herewith.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD all and singular, the above mentioned and described premises, together with the appurtenances, unto the said GRANTEE, her heirs and assigns forever. And said GRANTOR does for herself, her heirs and assigns, covenants with the said GRANTEE, her heirs and assigns, that she is lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that she is entitled to the immediate possession thereof; that she has a good right to sell and convey the same as aforesaid; that she will and her heirs and assigns shall, warrant and defend the same to the said GRANTEE, her heirs and assigns forever, against the lawful claims of all persons.

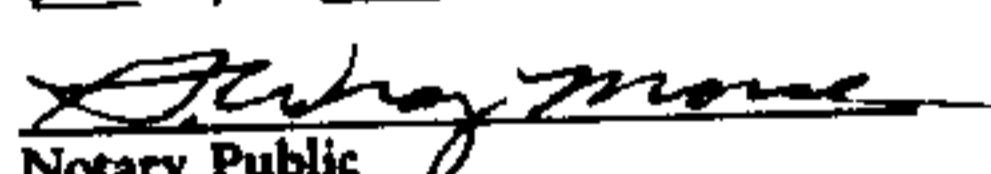
IN WITNESS WHEREOF, I has hereunto set my hand and seal on this the 25th day of NOVEMBER, 1997.


 Shelia Joy Clark

STATE OF ALABAMA
 COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that Shelia Joy Clark, an unmarried woman, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 25 day of NOVEMBER, 1997.


 Notary Public

My Commission Expires: 9/10/00

Inst # 1997-38927

12/01/1997-38927
 02:15 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MC 19.50