This instrument was propored by

(Mame) First Federal of the South

(Address) 3055 Lorna Road, #100, B'ham, AL 35216

CORPORATION PORE WARRANTY DEED, JOINTLY POR LEVE WITH REMAIN

STATE OF ALABAMA

COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of 'Twenty-Seven Thousand and 00/100********(\$27,000.00)

to the undersigned granter, Carter Homebuilders, Inc. and Carter Homes and Development Inc. (herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is beceby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Carter Homebuilders, Inc.

(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 extens, Shelby County, Alabama, to-wit: situated in

Lot 469, 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.

Subject to all easements, restrictions and rights of way of record.

The entire purchase price above was paid by proceeds of mortgage loan closed simultaneously herewith.

Inst # 1998-02566

01/26/1998-02566 10145 AM CERTIFIED SHELBY COLDITY JUBGE OF PROBATE 9,50 901 SMA

TO HAVE AND TO MOLD, To the said GRANTEES for and during their joint lives and usen the death of either of them, then to the survivor of them in fee simple, and to the heirs and anxigus of such auryivor forever, tegether with every contingent remainder and right of reversion. And said CRANTOR does for itself, its successors and absigna, government with maid CRANTEES, their heirs and assigns, that is lawfully seized in fee simple of eaid premises, that they are free from all encuraргалсев.

that it has a good right to nell and convey the same as aforesald, 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 WITHESS WHEREOF, the said GRANTOR, by its President. who is authorized to execute this conveyance, has hereto set its signature and seal, this the 20th day of January

Carter Homes & Development, Inc.

STATE OF Alabama COUNTY OF Jefferson

 the undersigned authority a Notary Public in and for said County in said State, bureby contify that Kerry Carter and Kenneth Carter President of Carter Homebuilders, Inc. & Carter Homes & Development, Inc. a curporation, 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 20th

FORM NO. LTGG4