

THIS INSTRUMENT PREPARED BY:  
Courtney Mason & Associates, P.C.  
1904 Indian Lake Drive, Suite 100  
Birmingham, Alabama 35244

GRANTEE'S ADDRESS  
Suzanna E. Etheridge  
108 Willow Creek South Lane  
Alabaster, Alabama 35007

STATE OF ALABAMA ) CORPORATION  
COUNTY OF SHELBY ) GENERAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Fifteen Thousand Nine Hundred and 00/100 (\$115,900.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, Carter Homebuilders, Inc., a corporation (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, Suzanna E. Etheridge, a single woman, (hereinafter referred to as GRANTEE), her heirs and assigns, the following described Real Estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 11, according to the Survey of Willow Creek South, as recorded in Map Book 23, page 102 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.

\$114,929.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements unto the said GRANTEE, her heirs and assigns forever.

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTOR are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTOR will, and GRANTOR'S heirs, executors and administrators shall, warrant and defend the same to said GRANTEE, and GRANTEE'S heirs 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 his signature and seal this the 29th day of January, 1999.

Carter Homebuilders, Inc.

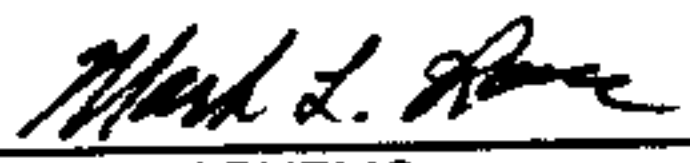
  
By: Rayburn Carter, Vice President

STATE OF ALABAMA )

COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Rayburn Carter, whose name as 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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 29th day of January, 1999.

  
NOTARY PUBLIC  
My Commission Expires: 10/3/2001

02/02/1999-04448  
09:00 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 HNS 9.50

Inst • 1999-04448