

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
Suite 101, 1318 Alford Avenue
Birmingham, Alabama 35226

Send Tax Notice To:
JAMES E. CARTER
2976 GLEN GATE DR.
BIRMINGHAM, AL.
35022

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS: That in consideration of Forty-five Thousand and No/100 Dollars (\$45,000.00) and other good and valuable considerations, to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, I, RANDALL H. GOGGANS, a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto JAMES E. CARTER and KAREN R. CARTER (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, to-wit:

Lot 23, according to the Survey of Oak Crest, Sector Two as recorded in Map Book 20, Page 129 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1999 and thereafter, (2) easements, restrictions and rights-of-way of record, (3) All matters relating to Oak Crest Homeowner's Association, Inc., (4) Mineral and mining rights not owned by the Grantor,

Grantor represents and warrants that there are no assessments due the City of Pelham or any governmental or quasi-governmental authority.

The property conveyed herein is not the homestead of the Grantor or his spouse.

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 I do for myself and for my heirs, executors and administrators, covenant with said Grantees, their successors and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I have a good right to sell and convey the same as aforesaid; that I will, and my heirs, executors and administrators shall warrant and defend the same to the said Grantees, their successors and assigns forever, against the lawful claims of all persons.

Inst # 1999-16236

IN WITNESS WHEREOF, the undersigned, RANDALL H. GOGGANS, has
hereunto set his hand and seal, this the 13 day of APRIL,
1999.


Randall H. Goggans

STATE OF MO)

COUNTY OF JACKSON)

I, the undersigned, a Notary Public in and for said County in
said State, hereby certify that RANDALL H. GOGGANS, a married man,
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 foregoing conveyance he executed the same
voluntarily on the day the same bears date.

Given under my hand and seal this 13 day of April,
1999.


Notary Public

My Commission Expires: 3-1-2001

Inst # 1999-16236

04/16/1999-16236

C:\MyFiles\Jim\GOGGANS\Goggans to Carter JtWD 4-13-99 10:41 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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