

CORPORATE FORM WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of
\$ 123,825.00 paid by

Debbie A. Otts, An Unmarried Woman (hereinafter
to Gardner Builders, Inc.
called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and
convey unto the said Debbie A. Otts, An Unmarried Woman
(hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate
lying and being situated in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of Camden Cove, Sector 1,
as recorded in Map Book 25, page 33 A, B & C, in the Probate
Office of Shelby County, Alabama.

Address of the Property: 173 Camden Lake Drive, Calera, Alabama

Described property to become the homestead of Grantee.

Subject to taxes for the year 2000 and subsequent years, easements, restrictions, reservations,
rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining
rights, if any.

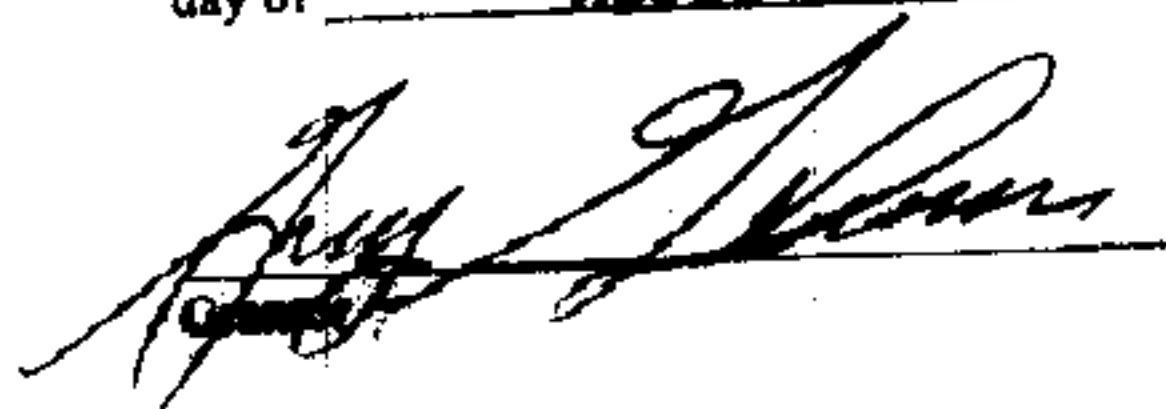
\$99,050.00 of the purchase price is being paid by the proceeds of a first mortgage
loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the
undersigned, express or implied, except that there are no liens or encumbrances outstanding against the
premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein,
and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or
obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned
expressly limits its liability hereunder to the property now or hereafter held by it in the representative
capacity named.

IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 6
day of April, 2000.

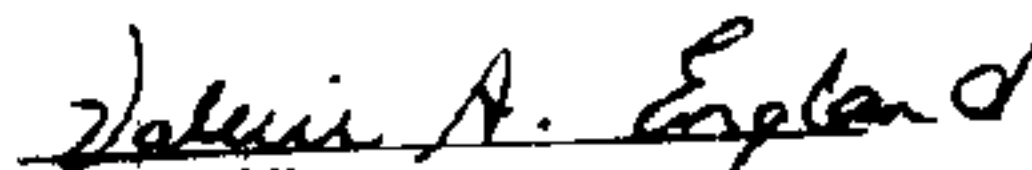


Grantor

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
GARRY GARDNER, President of Gardner Builders, Inc.
whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged
before me on this day that, being informed of the contents of the conveyance, he/she as such officer and
with full authority executed the same voluntarily.

Given under my hand and official seal this 6 day of April, 2000.


Notary Public
Commission Expires: 02/25/04

THIS INSTRUMENT PREPARED BY:
Kevin Hays and Associates, P.C.
100 Concourse Parkway, Suite 101
Birmingham, Alabama 35244

SEND TAX NOTICES TO:
Debbie A. Otts
173 Camden Lake Drive
Calera, AL 35040

04/10/2000-11620
09:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HNS 38.50

Inst # 2000-11620