

WARRANTY DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of \$ 106,900.00 paid by Corrie Hester Cater, Unmarried (hereinafter referred to as "Grantee") to Hiram Joseph Gilbert, An Unmarried Man (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Corrie Hester Cater, Unmarried 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 78, according to the Map and Survey of St. Charles Place, Phase 2, Sector 6, as recorded in Map Book 21, Page 77, in the Probate Office of Shelby County, Alabama.

Address of Property: 2009 Jackson Lane, Helena, AL 35080

Described property to become the homestead of Grantee.

Subject to taxes for the year 2001 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

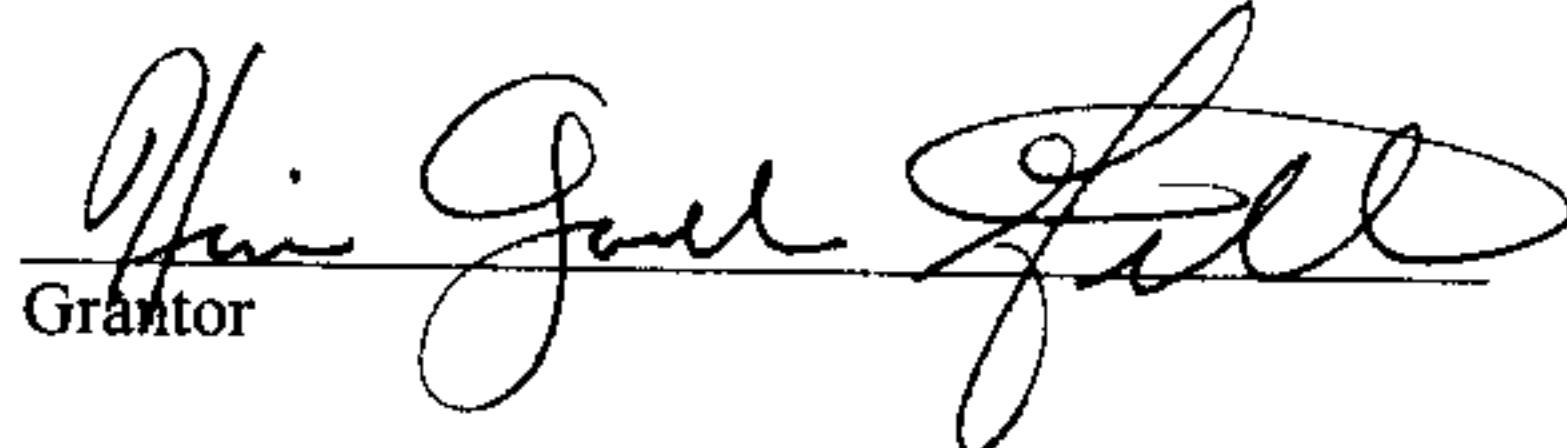
\$105,248.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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.

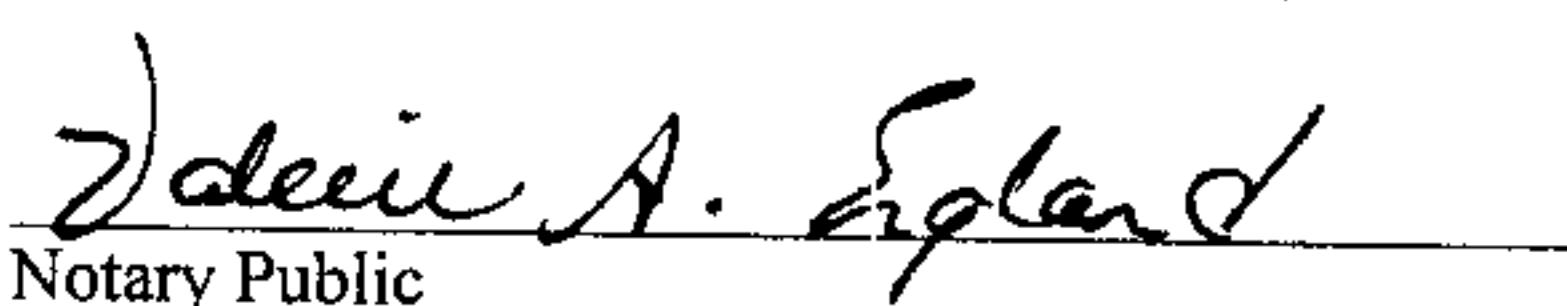
IN WITNESS WHEREOF, I/we have hereunto set my/our hand(s) and seal(s), this the 26 day of April, 20 01.


Grantor

095493/2001-1746
STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Hiram Joseph Gilbert, An Unmarried Man, 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 executed the same voluntarily.

Given under my hand and official seal this 26 day of April, 20 01.


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:
Corrie Hester Cater
2009 Jackson Lane
Helena, AL 35080