

Send Tax Notice To:
Joseph Jarrod Franklin and Stacey Armstrong Franklin
800 Keystone Court
Pelham, Alabama 35124

This instrument was prepared by:
James W. Fuhrmeister
ALLISON, MAY, ALVIS, FUHRMEISTER,
KIMBROUGH & SHARP, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF SHELBY)

THAT IN CONSIDERATION OF **One Hundred Eighty-Three Thousand Two Hundred Fifty and 00/100 (\$183,250.00) Dollars** and other good and valuable consideration to the undersigned Grantor in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **Carter Homes & Development, Inc.** (herein referred to as Grantor,) does GRANT, BARGAIN, SELL AND CONVEY unto **Joseph Jarrod Franklin and Stacey Armstrong Franklin, husband and wife** (herein referred to as Grantees) as joint tenants, with right of survivorship, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

See Exhibit "A" for legal description.

Subject to:

1. General and special taxes or assessments for 2002 and subsequent years not yet due and payable.
2. Existing easements, restrictions, set-back lines, rights of ways, limitations, if any, and mineral and mining rights of record.

NOTE: \$165,000.00 of the above-recited consideration was paid from the proceeds of a mortgage recorded simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the lives of the Grantees herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And Grantor does for itself and for its successors and assigns, covenant with said Grantees, their heirs and assigns, that Grantor is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; that Grantor will and Grantors successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor has hereto set its signature this the 6th day of August, 2002.

Carter Homes & Development, Inc.

By: Rayburn Carter

RAYBURN CARTER

Title V.P.

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 Homes & Development, 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 and with full authority, he executed the same voluntarily on the day the same bears date as the act of said corporation.

Given under my hand and official seal, this the 6th day of August, 2002.

[Signature]
Notary Public

My Commission Expires: 5/21/03

EXHIBIT "A"

Lot 6, according to the Survey of Keystone Commercial Complex, as recorded in Map Book 21, Page 62, in the Office of the Judge of Probate of Shelby County, Alabama.