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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

KAREN ANN FOSTER
1403 BELMONT LANE
HELENA, ALABAMA 35080

STATE OF ALABAMA)
COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED FIFTY NINE THOUSAND DOLLARS and 00/100 (\$159,000.00) to the undersigned grantor, UNITED HOMEBUILDERS, INC. a corporation, in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR, does by these presents, grant, bargain, sell and convey unto KAREN ANN FOSTER, AN UNMARRIED PERSON, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 32, ACCORDING TO THE RESURVEY OF DEARING DOWNS, 5TH SECTOR, AS RECORDED IN MAP BOOK 10, PAGE 71, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2001 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2002.
2. 35 FOOT BUILDING SET BACK LINE FROM BELMONT LANE AS SHOWN ON RECORDED MAP.
3. TRANSMISSION LINE PERMITS TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 155, PAGE 107 IN PROBATE OFFICE.
4. RESTRICTIVE COVENANTS AND CONDITIONS AS RECORDED IN REAL BOOK 80, PAGE 647 IN PROBATE OFFICE.
5. EASEMENT TO SOUTH CENTRAL BELL RECORDED IN REAL BOOK 87, PAGE 179.
6. PERMIT TO ALABAMA POWER COMPANY AND SOUTH CENTRAL BELL RECORDED IN REAL BOOK 93, PAGE 138.
7. RESTRICTIONS AS SHOWN IN DEED RECORDED IN INST. NO. 1992-13764.
8. 10 FOOT WATER LINE TO UTILITIES BOARD OF HELENA RECORDED IN DEED BOOK 294, PAGE 604.
9. RESERVATION OF 6 FOOT WATER LINE RECORDED IN DEED BOOK 299, PAGE 367.
10. 10 FOOT EASEMENT ACROSS THE SOUTH SIDE OF SAID LOT, AS SHOWN ON RECORDED MAP.

11. 30 FOOT EASEMENT FOR WATER LINE ON EAST SIDE OF SAID LOT AND 30 FOOT GAS LINE EASEMENT ACROSS THE SOUTHEAST SIDE OF SAID LOT.
12. EASEMENTS TO SOUTHERN NATURAL GAS CORP. RECORDED IN DEED BOOK 90, PAGE 439; DEED BOOK 90, PAGE 473 AND DEED BOOK 142, PAGE 545 IN PROBATE OFFICE.
13. EASEMENT TO V. E. CURRIE RECORDED IN DEED BOOK 139, PAGE 203 AND DEED BOOK 139, PAGE 216.

\$143,100.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

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

IN WITNESS WHEREOF, the said GRANTOR, UNITED HOMEBUILDERS, INC., by its PRESIDENT, LEONARD W. COGGINS who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 31st day of July, 2002.

UNITED HOMEBUILDERS, INC.

By: 
LEONARD W. COGGINS, PRESIDENT

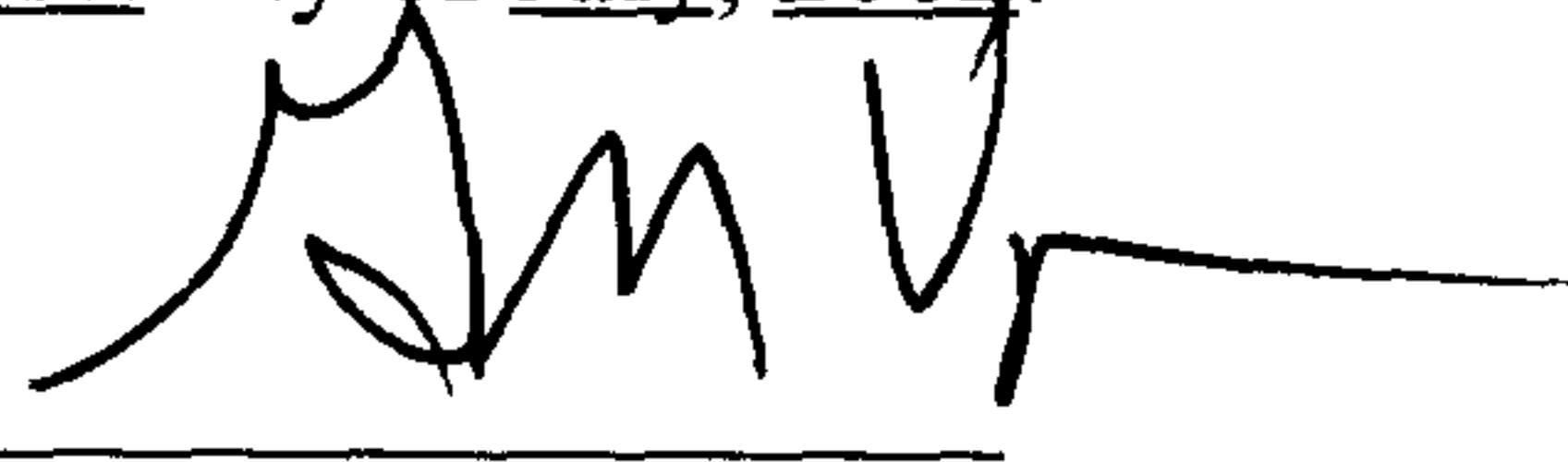
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that LEONARD W. COGGINS, whose name as PRESIDENT of UNITED 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 31st day of July, 2002.



Notary Public

My commission expires: 9.29.02