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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

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

SEND TAX NOTICE TO:

M. LEIGH ST. PETERY
4590 LAKE VALLEY DRIVE
BIRMINGHAM, AL 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED NINETY ONE THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$191,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, GEORGE E. CARTER and GAYLE C. SANDERS-CARTER, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto M. LEIGH ST. PETERY, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 31-A, ACCORDING TO THE MAP OF SOUTHLAKE TOWNHOMES, SECOND ADDITION, BEING A RESURVEY OF LOTS 21 THRU 43, A PART OF 44, AND ACREAGE, SOUTHLAKE TOWNHOMES AS RECORDED IN MAP BOOK 13, PAGE 66, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. 5 FOOT UTILITY EASEMENT ALONG REAR LOT LINE, AS SHOWN ON RECORDED PLAT.
3. RIGHTS OF OWNERS OF PROPERTY ADJOINING PROPERTY IN AND TO THE JOINT OR COMMON RIGHTS IN BUILDING SITUATED ON SAID LOTS, SUCH RIGHTS INCLUDE BUT ARE NOT LIMITED TO ROOF, FOUNDATION, PARTY WALLS, WALKWAY AND ENTRANCE.
4. DECLARATION, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR SOUTHLAKE TOWNHOMES, A TOWNHOME ASSOCIATION, AS RECORDED IN BOOK 199, PAGE 367.
5. ARTICLES OF INCORPORATION OF SOUTHLAKE TOWNHOMES OWNERS ASSOCIATION, AS RECORDED IN BOOK 199, PAGE 389 AND BY-LAWS RELATING THERETO, AND IN MAP BOOK 12, PAGE 78, IN SAID PROBATE OFFICE.
6. TERMS, AGREEMENTS AND RIGHT OF WAY TO ALABAMA POWER COMPANY AS RECORDED IN BOOK 204, PAGE 656, AND BOOK 298, PAGE 885.

7. AGREEMENT WITH ALABAMA POWER COMPANY FOR UNDERGROUND RESIDENTIAL DISTRIBUTION, AS RECORDED IN BOOK 204, PAGE 664 AND BOOK 230, PAGE 792, AND BOOK 298, PAGE 909.
8. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES, IMMUNITIES AND RELEASE OF DAMAGES RELATING THERETO, AS RECORDED IN DEED BOOK 127, PAGE 140.
9. RESTRICTION APPEARING OF RECORD IN BOOK 160, PAGE 495; AND BOOK 160, PAGE 492.
10. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT(S) RECORDED IN DEED BOOK 129, PAGE 572; BOOK 114, PAGE 134, AND BOOK 270, PAGE 110, AND BOOK 224, PAGE 535.
11. RIPARIAN AND OTHER RIGHTS CREATED BY THE FACT THAT THE SUBJECT PROPERTY FRONTS ON RUTHERFORD LAKE.

GAYLE C. SANDERS AND GAYLE C. SANDERS-CARTER ARE ONE AND THE SAME PERSON.

\$182,305.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, his, her, or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators 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 GRANTORS, GEORGE E. CARTER and GAYLE C. SANDERS-CARTER, have hereunto set his, her or their signature(s) and seal(s), this the 16th day of October, 2003.


GEORGE E. CARTER


GAYLE C. SANDERS-CARTER

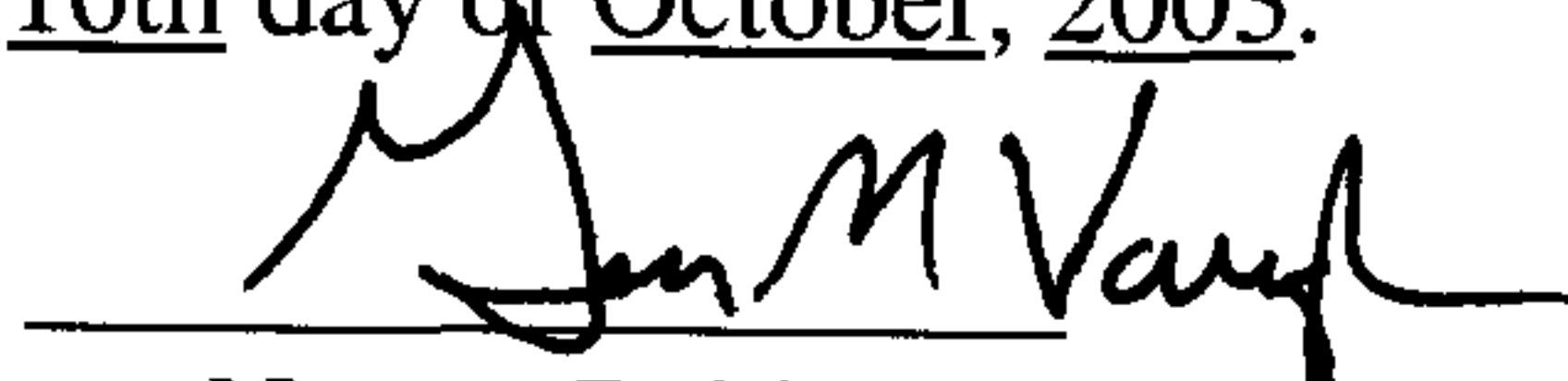
STATE OF ALABAMA)
COUNTY OF SHELBY)

20031028000717830 Pg 2/2 24.00
Shelby Cnty Judge of Probate, AL
10/28/2003 08:21:00 FILED/CERTIFIED

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GEORGE E. CARTER, GAYLE C. SANDERS-CARTER 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, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 16th day of October, 2003.


Notary Public

My commission expires: 9.29.06