

Document Prepared By:
L.H. (Woody) Hamilton Jr.
4 Office Park Circle, Ste 303
Birmingham, Alabama 35223

Send Tax Notice To:
Jay W. Carter
154 Lenox Drive
Birmingham, AL 35242

GENERAL WARRANTY DEED-Joint Tenants with rights of survivorship

STATE OF ALABAMA }
COUNTY OF SHELBY } **KNOW ALL MEN BY THESE PRESENTS**

THAT IN CONSIDERATION OF **Two Hundred Thousand and no/100 Dollars (\$200,000.00)** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt of where is acknowledged, I or we,

Christopher Lee Frankel and his wife Lorri Morrison Frankel, by and through her attorney-in-fact Christopher Lee Frankel, Lorri Morrison Frankel is one in the same as Lorri Frankel

Christopher Lee Frankel is one in the same as Chris Frankel
(herein referred to as Grantor(s)) grant, sell, bargain and convey unto:

Jay W. Carter and Tracey Carter

(herein referred to as Grantee(s)) for and during their joint lives as joint tenants with rights of survivorship and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder or right of reversion, the following described real estate, situated in **SHELBY COUNTY, Alabama** to wit:

Lot 45, according to the Survey of Lenox Place, Phase Two, as recorded in Map Book 19, Page 157, in the Probate Office of Shelby County, Alabama.

Subject to easements, set back lines, restrictions, covenants, mineral and mining rights and current taxes not due.

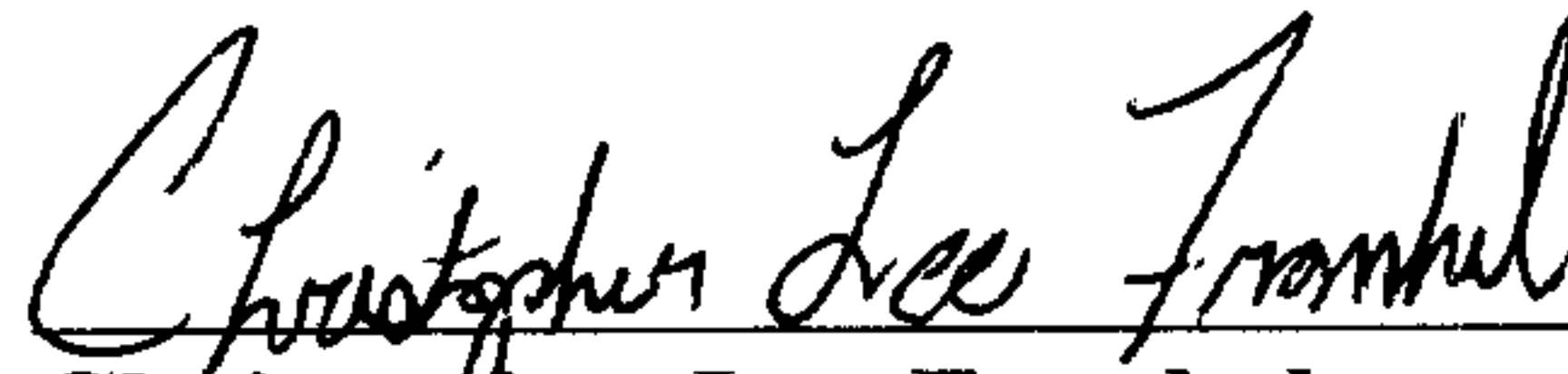
\$190,000.00 of consideration above paid from the proceeds of a purchase money mortgage closed herewith.

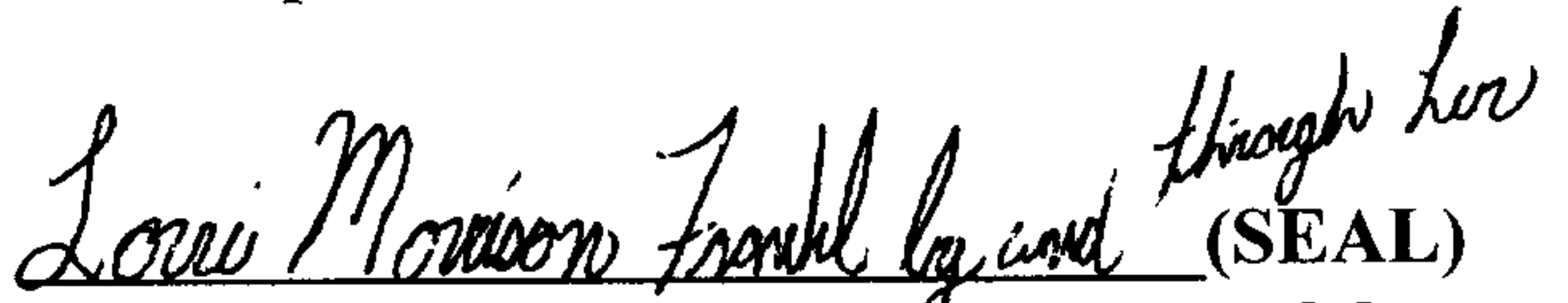
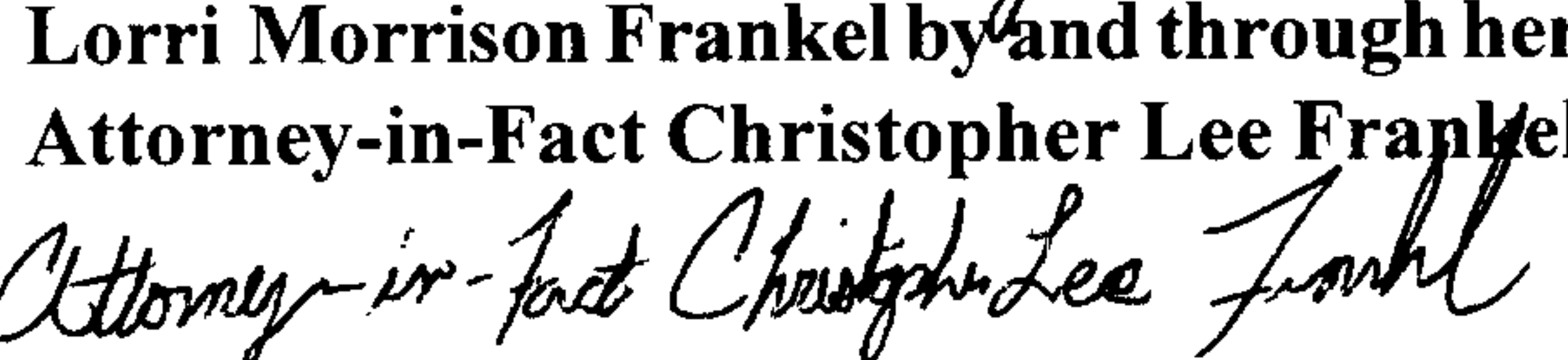
TO HAVE AND HOLD the afore granted premises in fee simple to the said GRANTEE(S) for their joint lives as joint tenants with rights of survivorship as stated above, and his/her/their heirs, successors and assigns forever.

And I or we do for myself or ourselves and for my or our heirs, executors and administrators covenant with said Grantees, their heirs and assigns, that I am, or we are, lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I, or we, have good right to sell and convey the same as aforesaid; that I, or we, and my, or our heirs, executors and administrators shall warrant and defend the same to the said GRANTEE(S), their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR(S) have hereunto set their hand and seal, this date: October 28, 2003.

GRANTOR(S)

 (SEAL)
Christopher Lee Frankel

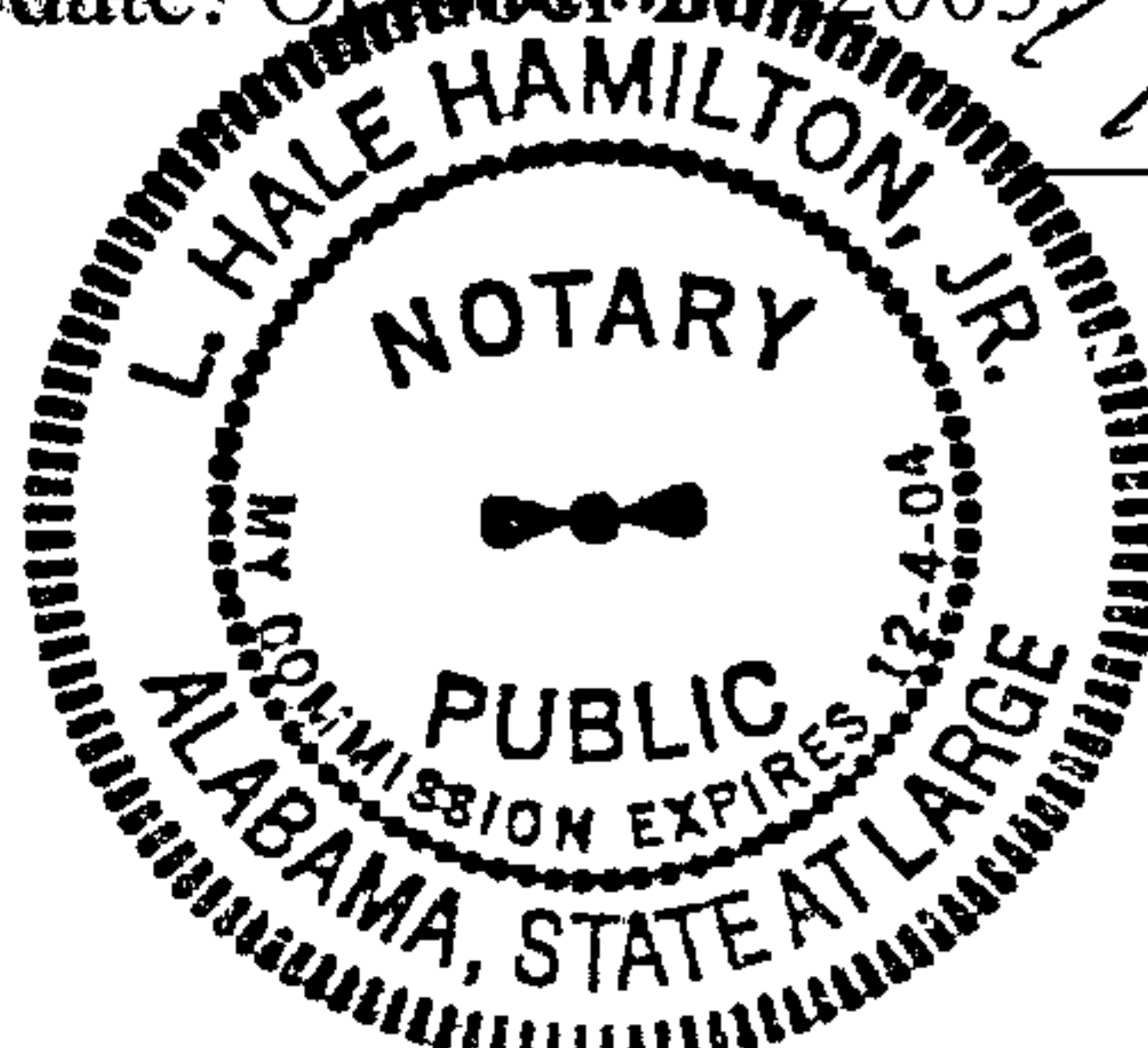
 (SEAL)
Lorri Morrison Frankel by and through her
Attorney-in-Fact Christopher Lee Frankel


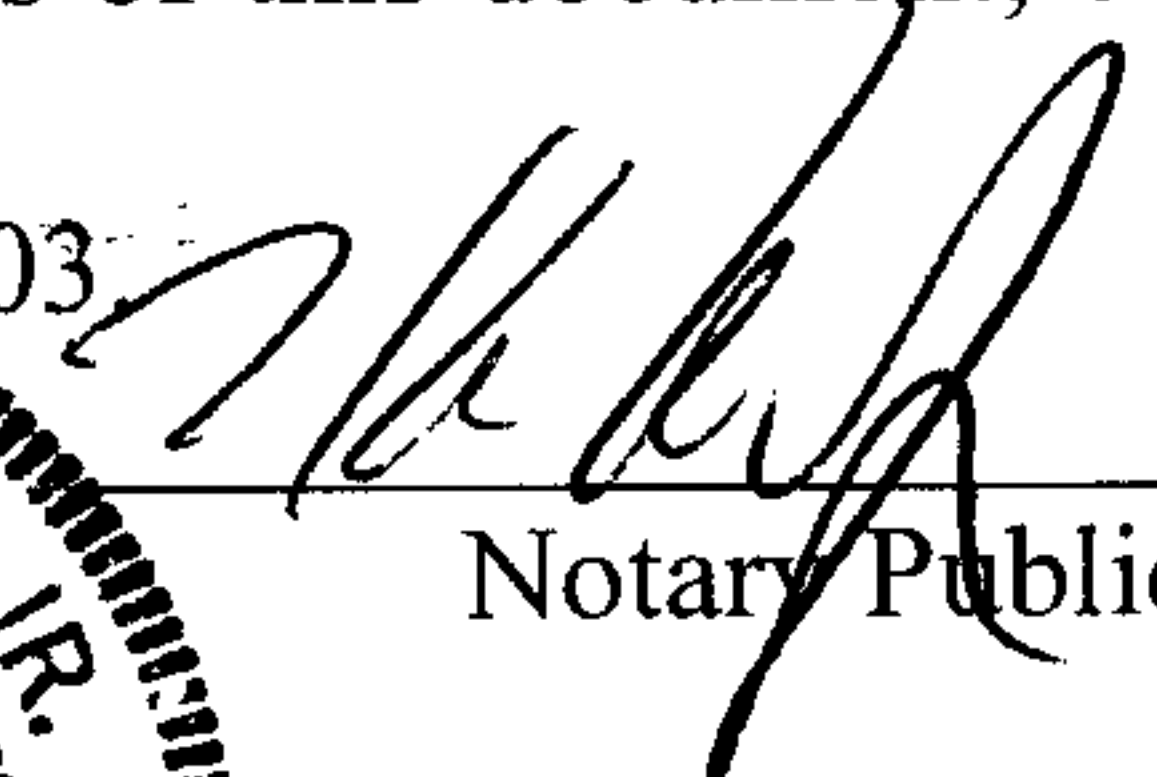
STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned notary public in for said State, hereby certify that, **Christopher Lee Frankel and Lorri Morrison Frankel, by and through her Attorney-in-Fact Christopher Lee Frankel** 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 this document, executed the same voluntarily on the same bears date

Given under my hand and signed this date: October 28, 2003

My Commission Expires: 12/4/04



 (Seal)
Notary Public