

This instrument was prepared by:

Alan C. Keith, Attorney
2100 Lynngate Drive
Birmingham, AL 35216

Send tax notice to:

Jessica Carmichael
1104 Morning Sun Drive
Birmingham, AL 35242

STATUTORY CORPORATION FORM WARRANTY DEED

THE STATE OF ALABAMA, JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS, That for and in consideration of the sum of Sixty-four thousand nine hundred and 00/100 (\$64,900.00) Dollars [of which amount \$61,655.00 is paid from the proceeds of two purchase money mortgages closed and recorded simultaneously herewith], in hand paid by Jessica Carmichael, to the undersigned grantor, Horizon Condominium Development, Inc, an Alabama corporation, the receipt whereof is hereby acknowledged, the said Horizon Condominium Development, Inc., an Alabama corporation, does by these presents, grant, bargain, sell and convey unto Jessica Carmichael, the following described real estate situated in SHELBY County, Alabama, to-wit: aka Jessica J. Carmichael

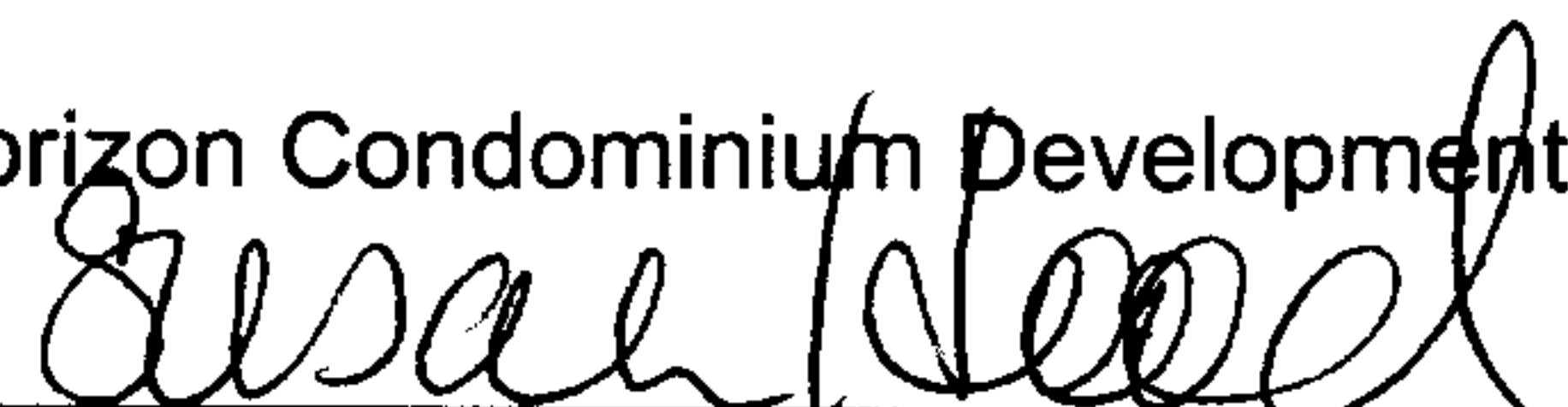
Unit 1104, in Horizon, a Condominium, as established by that certain Declaration of Condominium of Horizon, a Condominium, which is recorded in Instrument 2001-40927, to which Declaration of Condominium a plan is attached as Exhibit "A" thereto, said Plan being filed for record in Map Book 28, Page 141, in the Probate Office of Shelby County, Alabama, and to which said Declaration of Condominium the By-Laws of The Horizon Condominium Association, Inc. is attached as Exhibit "D", together with an undivided interest in the Common Elements assigned to said Unit, as shown in Exhibit "C" of said Declaration of Condominium of Horizon, a Condominium.

Subject to:

1. All rights of way, easements, covenants and restrictions of record.
2. Advalorem taxes for the current tax year which grantees herein assume and agree to pay.

TO HAVE AND TO HOLD to said GRANTEE Jessica Carmichael, her heirs and assigns forever.
Given under my hand and seal on this November 6, 2003.

Horizon Condominium Development, Inc.


Susan Hood, Secretary / Treasurer (Seal)

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Susan Hood, Secretary / Treasurer of Horizon Condominium Development, Inc., an Alabama corporation, whose name(s) 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, she, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said corporation.

Given under my hand and official seal on November 6, 2003.


Notary Public

My Commission Expires: 4-6-04