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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:

ANDREW W. CARTER
235 QUAIL RIDGE ROAD
HELENA, AL 35080

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SEVENTY SIX THOUSAND FOUR HUNDRED FIFTY DOLLARS and 00/100 (\$276,450.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, CHRISTINE D. FELDHAUS, AN UMARRIED WOMAN and JANICE SAGISSOR, AN UNMARRIED WOMAN (herein referred to as GRANTORS) do grant, bargain, sell and convey unto ANDREW W. CARTER and SHANON H. CARTER, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 41, ACCORDING TO THE SURVEY OF QUAIL RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 22, PAGE 35 IN THE PROBATE OFFICE OF 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. 40 FOOT BUILDING LINE ON FRONT AND REAR, AS SHOWN BY RECORDED MAP.
3. 12 FOOT SIDE YARD SETBACK ON BOTH SIDES, AS SHOWN BY RECORDED MAP.
4. RESTRICTIONS AS SHOWN BY RECORDED MAP.
5. STONE QUARRY RIGHTS TO BESSEMER COAL, IRON AND LAND CO. AS MENTIONED IN INSTRUMENT NO. 1994-19359 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
6. EASEMENT RECORDED IN INSTRUMENT NO. 1993-6131 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
7. RIGHT OF WAY TO SHELBY COUNTY, ALABAMA RECORDED IN VOLUME 222, PAGE 536 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

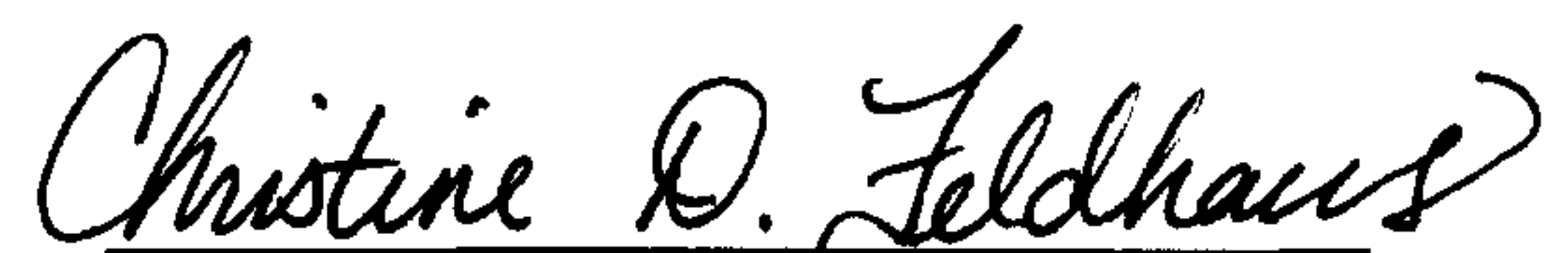
8. PERPETUAL MAINTENANCE AGREEMENT RECORDED IN INSTRUMENT NO. 1994-19359 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
9. DECLARATION OF PROTECTIVE COVENANTS RECORDED IN INSTRUMENT NO. 1997-5314 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
10. EASEMENTS AND RESTRICTIONS OR COVENANTS RECORDED IN INSTRUMENT 1997-19419, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
11. RESTRICTIONS APPEARING OF RECORD IN INSTRUMENT 2001-11346, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

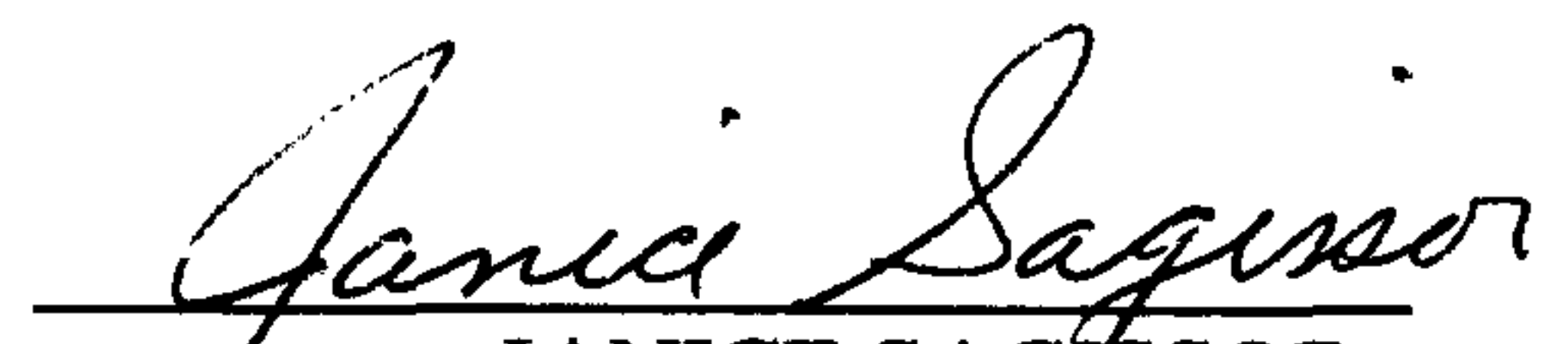
\$216,000.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 joint 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 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, CHRISTINE D. FELDHAUS and JANICE SAGISSOR, have hereunto set his, her or their signature(s) and seal(s), this the 4th day of December, 2003.


CHRISTINE D. FELDHAUS


JANICE SAGISSOR

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that CHRISTINE D. FELDHAUS and JANICE SAGISSOR, 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 4th day of December, 2003.


Notary Public

My commission expires: 9.29.06