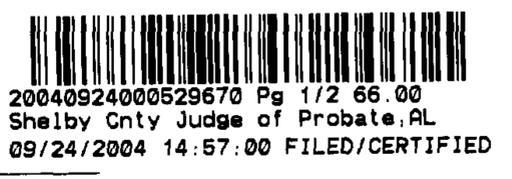


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(RECORDING INFORMATION ONLY ABOVE THIS LINE)
SEND TAX NOTICE TO:

This Instrument was prepared by:

CURTIS GREGORY HILL
105 TIMBER RIDGE DRIVE
ALABASTER, AL 35007

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

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 FIFTY NINE THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$259,900.00) to the undersigned GARY E. CARTER BUILDERS, INC. 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 CURTIS GREGORY HILL and PATRICIA MICHELLE HILL, HUSBAND AND WIFE, (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 2, according to the Final Plat of Forest Ridge, as recorded in Map Book 31, Page 2, in the Probate Office of SHELBY County, Alabama.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. EASEMENT AS SET OUT IN DEED BOOK 324, PAGE 506.
3. RESTRICTIONS APPEARING OF RECORD IN INST. NO. 2003-6461 AND AMENDED IN INST. NO. 2003-80760.
4. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY AND SOUTHERN BELL TELEPHONE & TELEGRAPH COMPANY RECORDED IN DEED BOOK 326, PAGE 577..
5. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO.
6. RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INST.#2003-36838 AND INST.#2004-6192.
7. RIGHT OF WAY GRANTED TO SHELBY COUNTY RECORDED IN VOLUME 211, PAGE 611.
8. ALL LOTS SUBJECT TO INDIVIDUAL APPROVAL AND CONDITIONS BY SHELBY COUNTY HEALTH DEPARTMENT AS SHOWN ON RECORDED MAP.
9. RELEASE OF DAMAGES AS SET OUT IN INSTRUMENT(S) RECORDED IN INST.#2003-6461.

10. GRANT OF LAND EASEMENT AND RESTRICTIVE COVENANTS IN FAVOR OF ALABAMA POWER COMPANY AS RECORDED IN INST.#2004-6191.
11. A 35-FOOT BUILDING LINE FROM FRONT AND REAR LOT LINES AND A 10-FOOT BUILDING LINE FROM SIDE LOT LINES AS SHOWN ON RECORDED MAP.

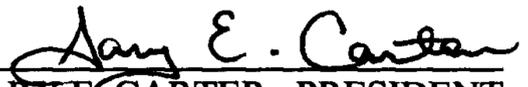
\$207,920.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

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 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, GARY E. CARTER BUILDERS, INC., by its PRESIDENT, GARY E. CARTER who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 13th day of September, 2004.

GARY E. CARTER BUILDERS, INC.

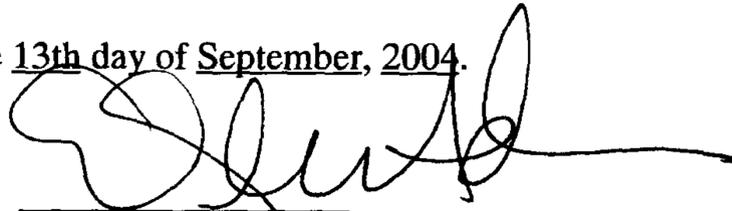
By: 
GARY E. CARTER, PRESIDENT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that GARY E. CARTER, whose name as PRESIDENT of GARY E. CARTER BUILDERS, 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 13th day of September, 2004.


Notary Public

My commission expires: 10-2-05