

05-0343

SEND TAX NOTICE TO: WILLIE CARTER AND PAMELA

CARTER

1004 PINECLIFF CIRCLE  
BIRMINGHAM, ALABAMA 35242

CORPORATION WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

## WARRANTY DEED

Shelby County, AL 04/05/2005  
State of Alabama

Deed Tax: \$47.00

STATE OF ALABAMA,  
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$469,900.00 to the undersigned grantor, **OAK BLUFF ENTERPRISES, INC**, a corporation, (herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto **WILLIE CARTER and PAMELA CARTER, HUSBAND AND WIFE** (herein referred to as GRANTEEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the County of SHELBY, and State of Alabama, to-wit:

LOT 2115, ACCORDING TO THE MAP OF HIGHLAND LAKES, 21ST SECTOR, PHASE I & II, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 30, PAGE 6, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, AS RECORDED IN INST. #1994-07111 AND AMENDED IN INST. #1996-17543 AND FURTHER AMENDED IN INST. #1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 21ST SECTOR, PHASE I & II, RECORDED AS INST. # 20020716000332740 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

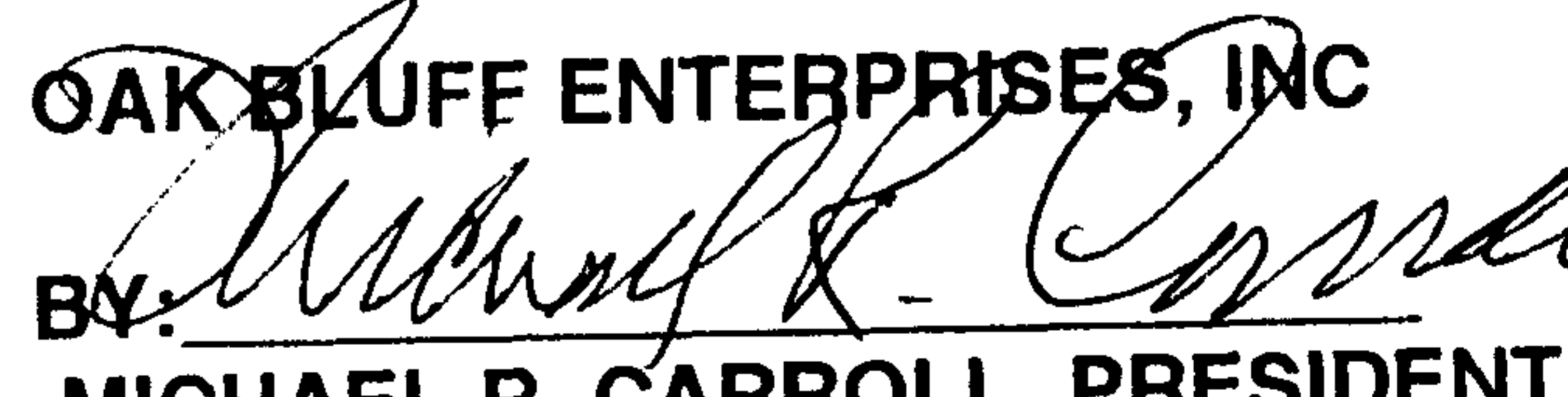
\$422,910.00 of the above consideration was paid from the proceeds of that mortgage closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

TO HAVE AND TO HOLD, to the said GRANTEEES for and during their joint lives upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, except as hereinabove provided, 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 GRANTEEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by MICHAEL R. CARROLL, PRESIDENT who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of March. 2005.

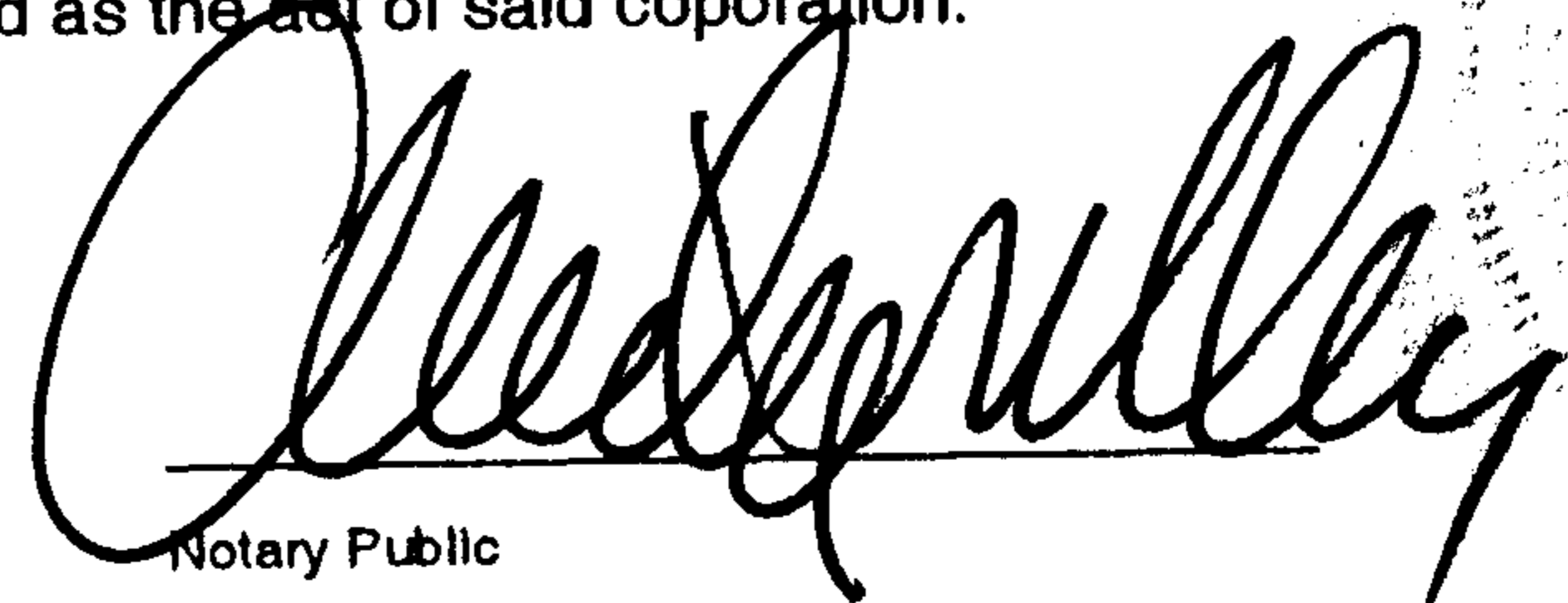
ATTEST:

**OAK BLUFF ENTERPRISES, INC**  
BY:   
**MICHAEL R. CARROLL, PRESIDENT**

STATE OF ALABAMA)  
SHELBY COUNTY)

I, the undersigned, a Notary Public in and for said State hereby certify that **MICHAEL R. CARROLL** whose name as PRESIDENT of OAK BLUFF ENTERPRISES, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand the 31st day of March, 2005.

  
Notary Public  
My Commission Expires: \_\_\_\_\_