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This instrument Prepared by:

Send Tax Notice To:

Harriet S. Meeks
1031 South 21st Street
Birmingham, AL 35205

Ever-Ridge Builders, Inc.
Rt. 2 Box 1369
Pell City, AL 35125

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of
Thirty Three Thousand Five Hundred -----00/100 Dollars,
to the undersigned grantor, Shades Ridge, Ltd., an Alabama
Limited Partnership, the receipt of which is hereby acknowledged,
the said Shades Ridge, Ltd., an Alabama Limited Partnership, does
by these presents, grant, bargain, sell and convey unto
Ever-Ridge Builders, Inc.
the following described real estate, situated in Shelby County,
Alabama, to-wit:

Lot(s) 6, according to the
survey of The Highlands. First Sector, as recorded in Map
Book 17, at page 100 in the Office of the Judge of
Probate of Shelby County, Alabama.

Subject to: (1) Current Taxes; (2) Subject to Declaration of
Easements and Protective Covenants dated 9/20/93, recorded in
Instrument 1993-28823; (3) Easements for public utilities, sanitary
sewers, and storm ditches, and Building Line as shown by recorded
map.

TO HAVE AND TO HOLD, to the said
Ever-Ridge Builders, Inc. its
Successors and assigns forever.

And said Shades Ridge, Ltd., an Alabama Limited Partnership,
does for itself, its successors and assigns, covenant with said
Ever-Ridge Builders, Inc.

Successors and assigns, that it is lawfully siezed in fee simple
of said premises, that they are free from all encumbrances, 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 Ever-Ridge Builders, Inc.
its successors and assigns forever,
against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Shades Ridge, Ltd., an Alabama
Limited Partnership, by its General Partner J & S Homes, Inc. who
is authorized to execute this conveyance, has hereto set his
signature and seal this the 4 day of October 19 93.

SHADES RIDGE LTD., AN ALABAMA LIMITED
Partnership,

BY: J & S Homes, Inc. as General Partner


by John B. Davis, Jr.
as SEC./ Treasury

The full consideration quoted above was paid from a mortgage loan closed
simultaneously herewith.

Inst # 1993-31923

10/14/1993-31923
08:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

Titte group
1420 4th Ave North Bessemer, AL 35020

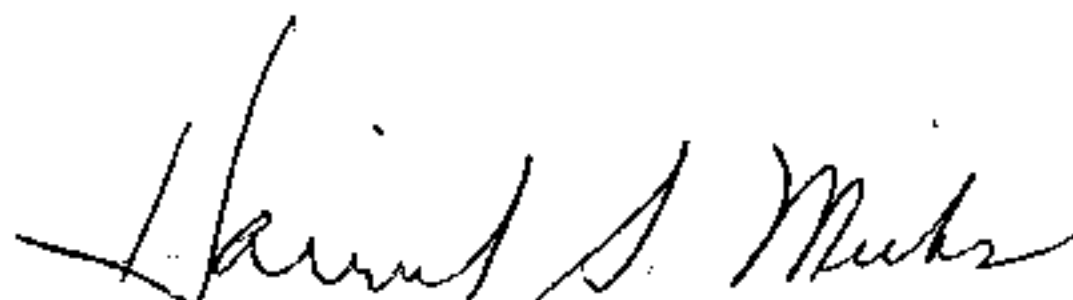
Inst # 1993-31923

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a notary public in and for said County in said State, hereby certify that John B. Davis Jr. whose name as Sec./Treasurer of J & S Homes, Inc. a Corporation as General Partner of Shades Ridge, Ltd., an Alabama Limited Partnership, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation, acting in its capacity as General Partner as aforesaid.

Given under my hand and official seal this 4th day of October 1993.



NOTARY PUBLIC

(NOTARIAL SEAL)

My Commission Expires:

MY COMMISSION EXPIRES OCTOBER 23, 1995

Inst # 1993-31923

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