

This Instrument Prepared By:
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Send Tax Notice To:
RICHARD H. COLLINS
5033 WAGON TRAILS
BIRMINGHAM, AL.
35242

Inst # 2001-28218

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVORS

STATE OF ALABAMA)
SHELBY COUNTY)

07/09/2001-28218
11:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 192.00

KNOW ALL MEN BY THESE PRESENTS: That in consideration of One Hundred Eighty Thousand and No/100 Dollars (\$180,000.00), to the undersigned Grantor (whether one or more), in hand paid by Grantees herein, the receipt whereof is acknowledged, I, Randall H. Goggans a married man (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto Richard H. Collins and Irene B. Collins (herein referred to as Grantees), 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 Shelby County, Alabama, to-wit:

Tract 1, High Ridge Lakes as recorded in Map Book 23, Page 65 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 2001 and thereafter; (2) Easements, restrictions, Covenants, all matters relating to High Ridge Lakes Homeowner Association, Inc., and rights-of-way of record; (3) Mineral and Mining Rights not Owned by the Grantor; (4) Rights of others in and to the use of Crest Road. Grantor specifically reserves the right to grant to others the right of ingress, egress and utilities over and across Crest Road; (5) Rights of others to use High Ridge Lake; (6) Declaration of Restricted Covenants as High Ridge Lakes as the same have been amended and they appear for record with the Office of the Judge of Probate of Shelby County, Alabama.

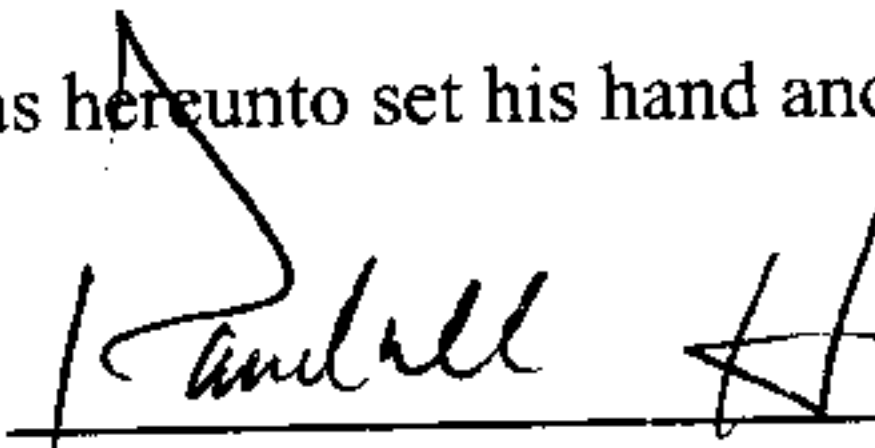
The property conveyed herein is not the homestead of any of the Grantor or his spouse.

Grantor represents and warrants that there are no assessments due High Ridge Lake Homeowner Association or any other governmental or quasi-governmental entity with respect to the property conveyed herein.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And we do for ourselves and for our heirs, executors and administrators covenant with the said GRANTEES, their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and our heirs, executors and administrators shall warrant and defend the same to the said Grantees, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned, has hereunto set his hand and seal, this the 29 day of JUNE, 2001.


Randall H. Goggans

STATE OF ALABAMA)
COUNTY OF Goffman)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Randall H. Goggans, whose name 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 the foregoing instrument he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 29 day of JUNE, 2001.


Notary Public
My Commission Expires: _____