


This Instrument Prepared By:
James F. Burford, III
Attorney at Law
1318 Alford Avenue Suite 101
Birmingham, Alabama 35226

Send Tax Notice To:
HAROLD RIDGEWAY
123 EL CAMINO REAL
CITRUS, AL.
35043

WARRANTY DEED

STATE OF ALABAMA)
SHELBY COUNTY)


20021002000477480 Pg 1/1 561.00
Shelby Cnty Judge of Probate, AL
10/02/2002 14:26:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That in consideration of and No/100 Dollars (\$550,000.00), to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, Michael A. Manning and wife Missy K. Manning, herein referred to as Grantor, (whether one or more), grant, bargain, sell and convey unto Harold Ridgeway, (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Is Lot 17, according to the survey of High Chaparral, 1st Sector, as recorded in Map Book 12, Page 57 in the Probate Office of Shelby County, Alabama.

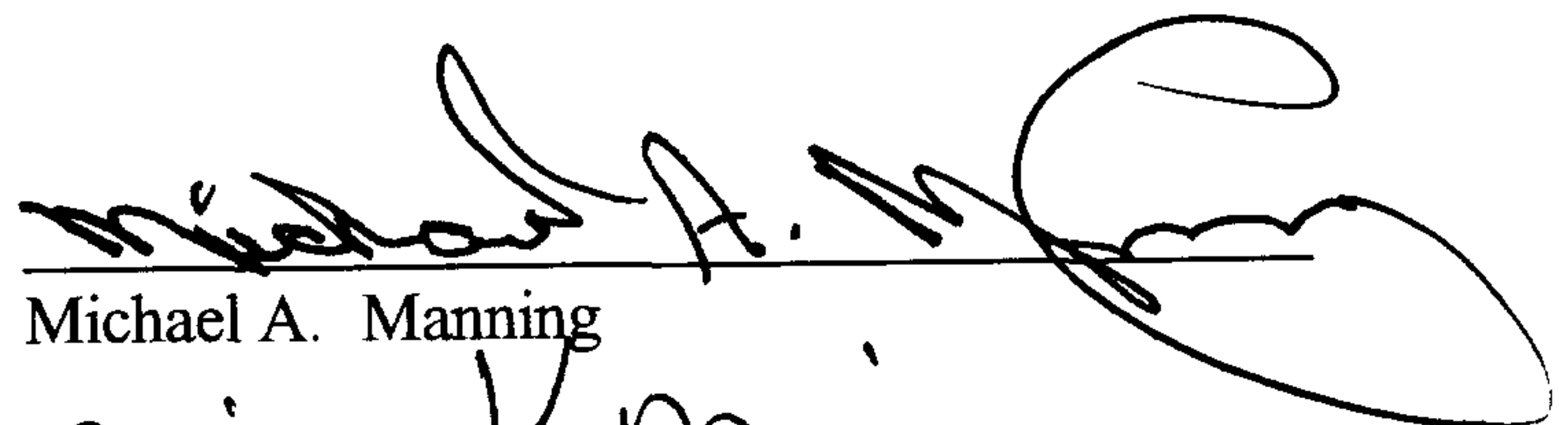
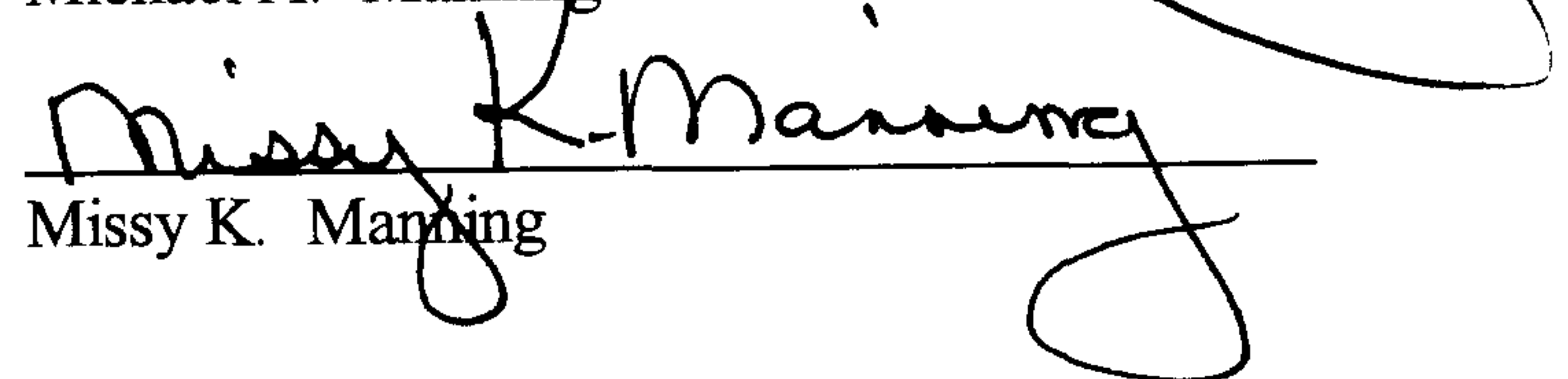
SUBJECT TO: (1) Taxes due in the year 2003 and thereafter; (2) Easements, restrictions and rights-of-way of record; (3) Building set back line as shown on plat together with easements as shown on recorded plat; (4) Mineral and mining rights not owned by the Grantors; (5) Rights of others to use of creek and lake.

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

TO HAVE AND TO HOLD to the said Grantee, its successors and assigns forever.

And we do for ourselves and for our heirs, executors and administrators, covenant with said Grantee, his successors and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated 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 Grantee, his successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal, this the 27 day of SEPTEMBER, 2002.

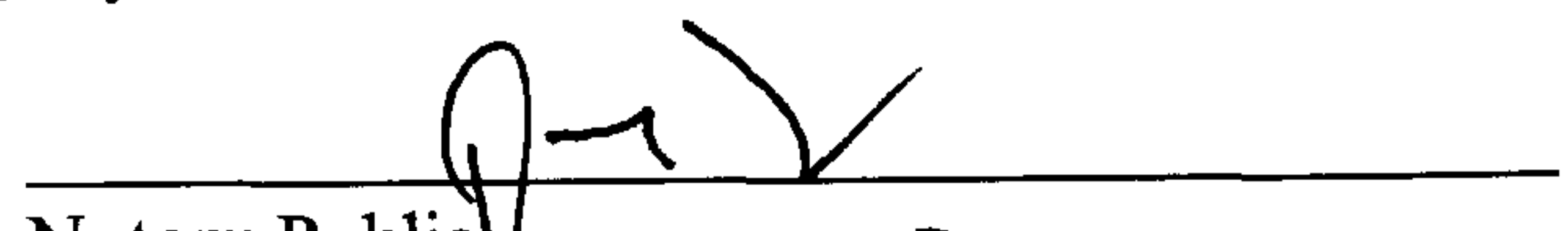

Michael A. Manning

Missy K. Manning

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that MICHAEL A. MANNING & MISSY K. MANNING, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day, that being informed of the contents of the foregoing instrument they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 27 day of SEPTEMBER, 2002.


Notary Public
My Commission Expires: 3-1-06