


This Instrument was prepared by:
Law Office of P.K. Smartt PKS
4 Office Park Circle, Suite 212, Birmingham, AL 35223
205.871-9905

Please send tax notice to:

Tammy N. & Anthony L. Coggins
1520 Southern Drive
Birmingham, AL 35242

WARRANTY DEED


20050815000417630 1/1 \$56.50
Shelby Cnty Judge of Probate, AL
08/15/2005 10:22:30AM FILED/CERT

STATE OF ALABAMA)
SHELBY COUNTY) **KNOW ALL MEN BY THESE PRESENTS:**

That in consideration of two hundred twenty six thousand and no/100 dollars, (\$226,000.00),

to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is acknowledged,

Michael J. Evers and Sandra G. Evers, Husband and Wife

(herein referred to as grantor), do hereby grant, bargain, sell and convey unto

Tammy N. Coggins and Anthony L. Coggins

(herein referred to as grantee) 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:

Lot 42, according to the survey of Oakridge, Second Sector, as recorded in Map Book 10 Page 50 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

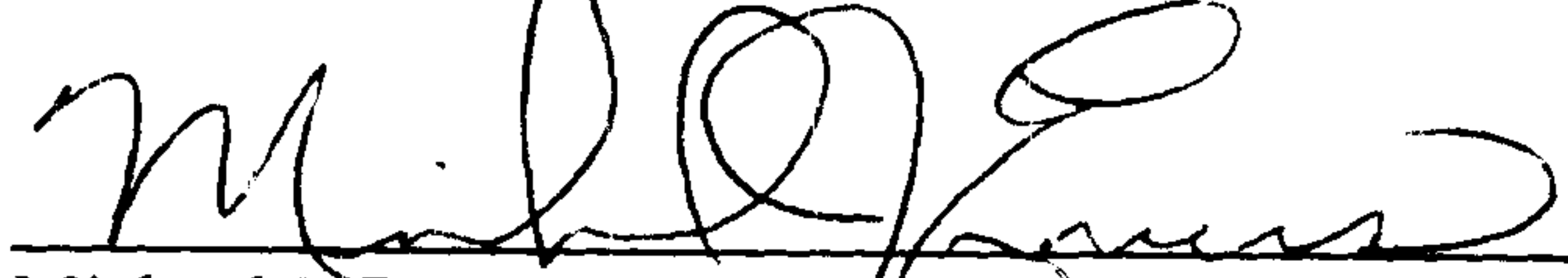
Subject to easements, current taxes, restriction and covenants, set-back lines and right of ways, if any, of record.


\$180,800 of the consideration herein was derived from a mortgage with America's Wholesale Lender closed simultaneously herewith.

TO HAVE AND TO HOLD to said grantee, for and during their joint lives as joint tenants 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 GRANTEE, his/her 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 GRANTEE, his/her heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 8th day of August, 2005.


Michael J. Evers


Sandra G. Evers

STATE OF ALABAMA)
JEFFERSON COUNTY)

General Acknowledgment

Shelby County, AL 08/15/2005
State of Alabama

Deed Tax: \$45.50

I, Philander K. Smartt, a Notary Public in and for said County, in said State, hereby certify that Michael J. Evers and Sandra G. Evers whose name(s) are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 8th day of August, 2005.


Notary Public

My Commission Expires: 2/1/07