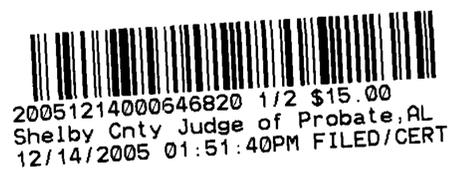


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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was prepared by:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

SEND TAX NOTICE TO:

JOSEPH RITCHIE
317 HIDDEN CREEK TRAIL
PELHAM, AL 35124

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

WARRANTY DEED

Know All Men by These Presents: That in consideration of ONE HUNDRED TWENTY FIVE THOUSAND NINE HUNDRED DOLLARS and 00/100 (\$125,900.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, we, BEAU P. WILSON and BONNIE WILSON, HUSBAND AND WIFE (herein referred to as GRANTORS) do grant, bargain, sell and convey unto JOSEPH RITCHIE and LAUREN RITCHIE, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 225, according to the Survey of Phase Two Hidden Creek III as recorded in Map Book 26, Page 124, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2005 WHICH CONSTITUTES A LIEN BUT ARE NOT DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
2. SUBJECT TO RIGHTS OF PARTIES IN POSSESSION OF ANY PORTION OF A TRACT FROM ADVERSE POSSESSION AND / OR BOUNDARY LINE DISCREPANCIES.
3. SUBJECT TO ANY RIGHTS OF OTHERS CONCERNING ANY SUB-SURFACE CONDITION AND THE RIGHT OF ENTRY FROM THE SURFACE, FOR THE EXPLORATION, EXTRACTION AND MINING OF ANY MINERALS, OILS OR GASES WHICH AFFECT THE PREMISES.
4. SUBJECT TO ANY RIGHTS OF OTHERS CONCERNING MINING OPERATIONS PAST OR FUTURE RELATING TO RELEASE OF DAMAGES, TO INCLUDE BUT NOT LIMITED TO SUBSIDENCE OR SUBJACENT SUPPORT.
5. RIGHTS OF PARTIES IN POSSESSION, ENCROACHMENTS, OVERLAPS, OVERHANGS, UNRECORDED EASEMENTS, VIOLATED RESTRICTIVE COVENANTS, DEFICIENCY IN QUANTITY OF GROUND, OR ANY MATTERS, WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY AND INSPECTION OF THE PREMISES.
6. COVENANTS, RESTRICTIONS, RESERVATIONS, LIMITATIONS, EASEMENTS, RIGHTS OF WAY OF RECORD AND SHOWN ON RECORDED MAP.

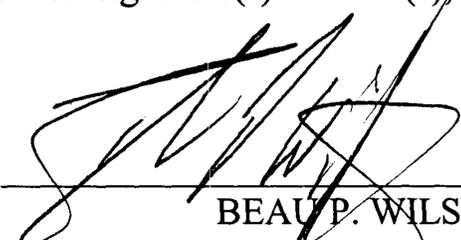
7. ANY LOSS OR CLAIM ARISING FROM THE PLAT MAP BOOK 26, PAGE 124 STATING SUBJECT PROPERTY BEING LOCATED IN SECTION 24, TOWNSHIP 20 SOUTH, RANGE 3 WEST RATHER THAN SECTION 13, TOWNSHIP 20 SOUTH, RANGE 3 WEST.

\$125,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

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

IN WITNESS WHEREOF, the said GRANTORS, BEAU P. WILSON and BONNIE WILSON, HUSBAND AND WIFE, have hereunto set his, her or their signature(s) and seal(s), this the 2nd day of December, 2005.


BEAU P. WILSON

BONNIE WILSON


20051214000646820 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/14/2005 01:51:40PM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that BEAU P. WILSON and BONNIE WILSON, HUSBAND AND WIFE, whose name(s) is (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 he, she, or they executed the same voluntarily on the day the same bears date.

Given under my hand this the 2nd day of December, 2005.


Notary Public

My commission expires: 9-29-06

