

This form furnished by:

Cahaba Title, Inc.

Eastern Office
(205)833-1571
FAX 833-1577

Riverchase Office
(205)988-5600
FAX 988-5905

This instrument was prepared by:

(Name) Joseph E. Walden
(Address) Post Office Box 1610
Alabaster, Alabama 35007

Send Tax Notice to:

(Name) Barbara T. and Charles E.
(Address) Ridgeway
1318 Applegate Drive
Alabaster, Alabama 35007

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY

COUNTY }

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Five Hundred and No/100s (\$500.00)-----DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Barbara T. Ridgeway, f/k/a Barbara T. Agee and Husband, Charles E.
(herein referred to as grantors) do grant, bargain, sell and convey unto

Barbara T. Ridgeway and Charles E. Ridgeway

(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, the following described real estate situated in Shelby County, Alabama to-wit:

Lot 35, according to a Resurvey of Lots 1 through 64, 89 through 104 and A through C of Applegate Manor, as recorded in Map Book 10, page 25, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama; together with all of the rights, privileges, easements and appurtenant ownership interest in and to premises previously conveyed by Applegate Realty, Inc. to the Applegate Townhouse Association, Inc., by deed recorded in Probate Office of Shelby County, Alabama, in Real 065, page 201, and as more fully defined in the Declaration of Covenants, Conditions and Restrictions of Applegate Townhouse recorded in the Probate Office of Shelby County, Alabama, in Real 63, page 634.

SUBJECT TO:

1) Ad valorem taxes due in the year 1987. 2) Building setback line of 30 feet reserved from Applegate Drive as shown by plat. 3) Public utility easements as shown by recorded plat, including a 15 foot easement on the North side. 4) Restrictions, covenants and conditions as recorded in Real 63, page 634, in the Probate Office of Shelby County, Alabama. 5) Right-of-way granted to South Central Bell recorded in Deed Book 337, page 235, in said Probate Office. 6) Easement to Alabama Power Company recorded in Real 59, page 376, in said Probate Office. 7) Agreement with Alabama Power Company as to underground cables recorded Real 60, page 745 and covenants pertaining thereto recorded in Real 60, page 748, in said Probate Office.

Description continued on opposite side ~~1992-16504~~
Inst # 1992-16504

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.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, 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 GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 5TH day of AUGUST, 19 92.

WITNESS

(Seal)

(Seal)

(Seal)

Barbara T. Ridgeway (Seal)
Charles E. Ridgeway (Seal)

STATE OF ALABAMA

SHELBY

COUNTY }

General Acknowledgment

I, Kaylan M. Dunlap, a Notary Public in and for said County, in said State, hereby certify that Barbara T. Ridgeway, f/k/a Barbara T. Agee and Husband, Charles E. whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5TH day of AUGUST A.D., 19 92

May 28, 1996

My Commission Expires:

Kaylan M. Dunlap
Notary Public

Subject to that certain real estate mortgage to Countrywide.

Barbara T. Ridgeway is one in the same person as Barbara T. Agee, the grantee in that certain deed from Applegate Realty, Inc., to Barbara T. Agee recorded in Book 123 Page 727 in the Shelby County, Alabama Probate Judge's Office.

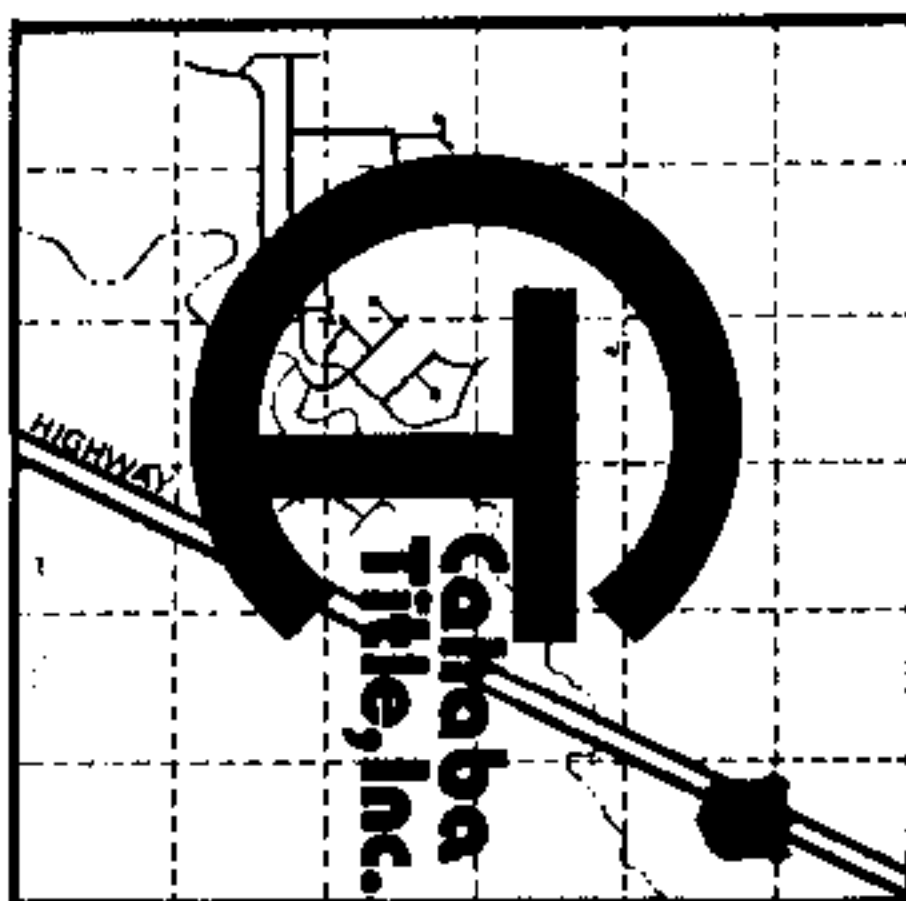
Inst # 1992-16504

08/10/1992-16504
11:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 9.50

Return to:

TO

WARRANTY DEED
JOINTLY FOR LIFE WITH REMAINDER
TO SURVIVOR



Recording Fee \$

Deed Tax \$ \$

This form furnished by

Cahaba Title, Inc.

RIVERCHASE OFFICE

2068 Valleydale Road

Birmingham, Alabama 35244

Phone (205)988-5600 FAX 988-5905

EASTERN OFFICE

213 Gadsden Highway, Suite 227

Birmingham, Alabama 35235

Phone (205)833-1571 FAX 833-1577