

This instrument was prepared by

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100 Concourse Parkway Suite 350
Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FIFTY TWO THOUSAND NINE HUNDRED & NO/100— (\$152,900.00) DOLLARS to the undersigned grantor, David "Spud" Bishop Contractors, Inc. a corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Christopher T. Ritchey and wife, Dunia Fawal Ritchey (herein referred to as GRANTEEES) 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:

Lot 21, according to the Survey of Sandpiper Trail Subdivision, Sector II, as recorded in Map Book 12, Pages 44, 45, 46 & 47 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$137,600.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEEES' ADDRESS: 5345 RIVERBEND TRAIL, HOOVER, ALABAMA 35244

TO HAVE AND TO HOLD to the said GRANTEEES 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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid; and that it will, and its successors and assigns shall, warrant and defend the same to the said GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

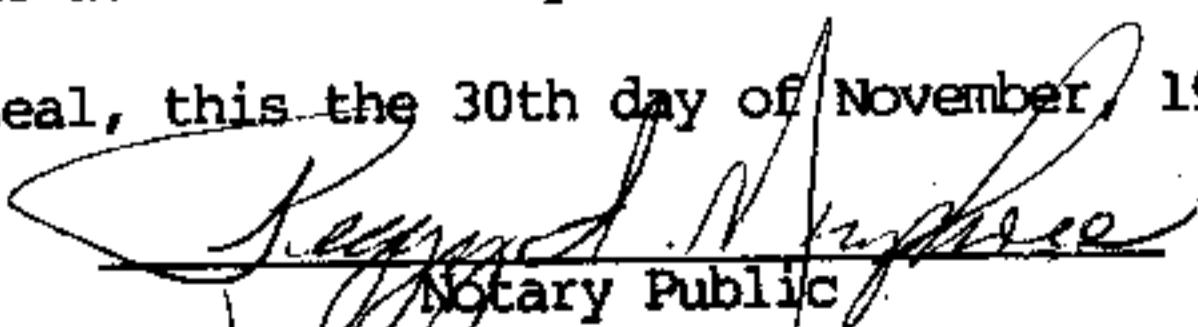
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IN WITNESS WHEREOF, the said GRANTOR by its President, David W. Bishop, who is authorized to execute this conveyance, hereto set its signature and seal, this the 30th day of November, 1992.

David "Spud" Bishop Contractors, Inc.
By: David W. Bishop
David W. Bishop, President

STATE OF ALABAMA
COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that David W. Bishop whose name as the President of David "Spud" Bishop Contractors, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 30th day of November, 1992


Notary Public

My Commission
Expires 4-9-95
Inst # 1992-29351