

SEND TAX NOTICE TO:

(Name) Cora P. Huggins
Eddie L. Huggins, Sr.
481 El Camino Real
(Address) Chelsea, AL 35043

This instrument was prepared by

(Name) Clayton T. Sweeney
2700 Hwy 280E, Suite 290E
(Address) Birmingham, AL 35223

Form TITLE 5400 1-84
CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - THE TITLE GROUP INCORPORATED

STATE OF ALABAMA }
COUNTY OF Shelby } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Two Hundred Twenty-Five Thousand Dollars and No/100's-----

to the undersigned grantor, Ever-Ridge Builders, Inc. a corporation,
(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR
does by these presents, grant, bargain, sell and convey unto

Cora P. Huggins and Eddie L. Huggins, Sr.
(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby
County, Alabama.

Lot 45, according to the survey of High Chaparral, Sector B, as
recorded in Map Book 16, Page 69 A, B, & C in the Probate Office of
Shelby County, Alabama; being situated in Shelby County, Alabama.

\$180,000.00 of the purchase price recited above was paid from a mortgage
loan closed simultaneously herewith.

Subject to:
Ad valorem taxes for 1994 and subsequent years not yet due and payable
until October 1, 1994.
Existing covenants and restrictions, easements, building lines and limitations
of record.

Inst # 1994-22295


07/15/1994-22295
03:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 53.50

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 said GRANTOR
does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said
premises, that they are free from all encumbrances, unless otherwise noted above, 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 GRANTEES, their heirs, executors and assigns
forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Paul S. Everridge
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 5th day of July 19 94

ATTEST:

Secretary

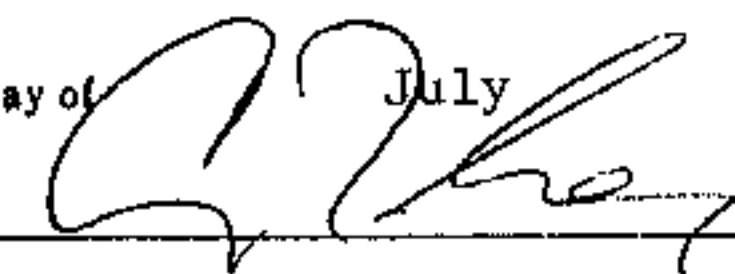
Ever-Ridge Builders, Inc.
By 
Paul S. Everridge President

STATE OF Alabama }
COUNTY OF Shelby }

I, Clayton T. Sweeney a Notary Public in and for said County in said
State, hereby certify that Paul S. Everridge
whose name as President of Ever-Ridge Builders, Inc.
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 5th day of July 19 94

My commission expires: 05/29/95


Notary Public

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst # 1994-22295