

This instrument was prepared by:  
Clayton T. Sweeney  
2700 Hwy. 280E, Suite 290E  
Birmingham, AL 35223

SEND TAX NOTICE TO:  
Freddie D. Shepard, Jr.  
Emma T. Shepard  
461 El Camino Real  
Chelsea, AL 35043

**STATE OF ALABAMA}**  
**JEFFERSON COUNTY}**

Corporation Form Warranty Deed/ITWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **One Hundred Ninety-six Thousand Eight Hundred Twenty-seven Dollars and No/100's (\$196,827.00)** 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 **Freddie D. Shepard, Jr. and Emma T. Shepard** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama:

Lot 46, 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. Mineral and mining rights excepted.

Subject to:

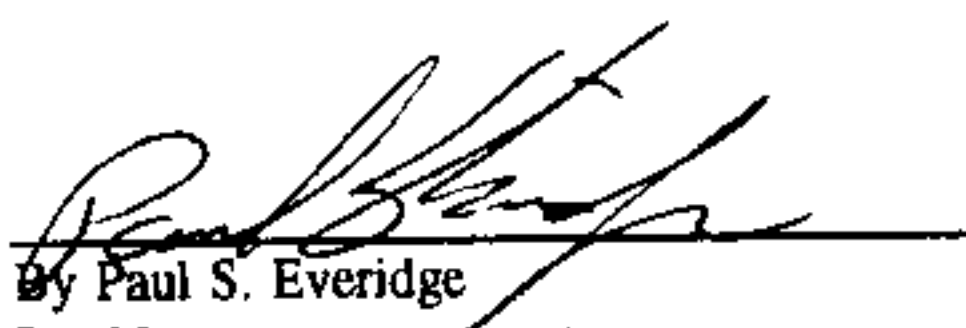
Ad valorem taxes for 1995 and subsequent years not yet due and payable until October 1, 1995.  
Existing covenants and restrictions, easements, building lines, and limitations of record.

\$176,200.00 of the purchase price recited above was paid from a mortgage loan 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 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. Everidge, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 15th day of November, 1994.

EVER-RIDGE BUILDERS, INC.

  
By Paul S. Everidge  
President

12/07/1994-35907  
10:11 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 29.50

**STATE OF ALABAMA}**  
**JEFFERSON COUNTY}**

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Paul S. Everidge, 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 15th day of November, 1994

  
Notary Public

My Commission Expires: 5-29-95