

This form furnished by: **Cahaba Title, Inc.**

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This instrument was prepared by:
(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, AL 35124

Send Tax Notice to:
(Name) PHILLIP S. DOBBINS
(Address) 126 Emerald Lake Drive
Pelham, AL 35124

1996-15039

WARRANTY DEED

STATE OF ALABAMA }
SHELBY COUNTY } **KNOW ALL MEN BY THESE PRESENTS,**

That in consideration of Two Hundred Thirty-Five Thousand Nine Hundred and no/100----- DOLLARS

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt of which is hereby acknowledged, I or we,

JOSEPH S. RAGAN, JR. and wife, PATRICIA S. RAGAN
(herein referred to as grantor, whether one or more), do grant, bargain, sell and convey unto

PHILLIP S. DOBBINS
(herein referred to as grantee, whether one or more), the following described real estate, situated in
SHELBY County, Alabama, to-wit:

Lot 13, according to the Amended Plat of Emerald Lake Plat No. 1, as recorded in Map Book 19, Page 73, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1996 and subsequent years, (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any. (3) Mineral and mining rights, if any.

\$ 185,900.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

05/08/1996-15039
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DO1 MEL 58.50

TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs, or its successors and assigns forever.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, or its successors and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have 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 grantee, his, her or their heirs and assigns, or its successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 26th day of April, 19 96.

(Seal)

(Seal)

(Seal)

Joseph S. Ragan, Jr. (Seal)
JOSEPH S. RAGAN, JR.
Patricia S. Ragan (Seal)
PATRICIA S. RAGAN

STATE OF ALABAMA }
SHELBY County } **General Acknowledgment**

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that JOSEPH S. RAGAN, JR. and wife, PATRICIA S. RAGAN, whose name(s) 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 26th day of April, 19 96.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MARCH 12, 1997

My Commission Expires:

James A. Holliman
Notary Public