

STATUTORY WARRANTY DEED

This instrument was prepared by

Send Tax Notice To:

Gregory A. Ridgway

(Name) Lamar Ham

name 4008 Oak Meadow Cove

(Address) 3512 Old Montgomery Highway, Birmingham, AL 35209

address Birmingham, AL 35242

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

STATE OF ALABAMA
COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Two Hundred, Thirty Thousand, Nine Hundred, Forty Eight and 00/100 Dollars

to the undersigned grantor, D. R. Horton, Inc. - Birmingham

(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

Gregory A. Ridgway and Kathleen M. Ridgway

(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, together with every contingent remainder and right of reversion, the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 14-A, according to a Resurvey of Lots 14 & 15, Oak Meadows, 1st Sector, as recorded in Map Book 22, page 137 in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements, restrictions, mineral and mining rights and rights of way of record.

\$ 214,000.00 of the purchase price was paid from the proceeds of a mortgage loan closed simultaneously herewith.

09/05/1997-28588
02:34 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 25.50

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, together with every contingent remainder and right of reversion.

IN WITNESS WHEREOF, the said GRANTOR, by its President, Dwight A. Sandlin who is authorized to execute this conveyance, has hereto set its signature and seal, this the 25th day of August 1997

D. R. Horton, Inc. - Birmingham

ATTEST:

By Dwight A. Sandlin
Dwight A. Sandlin, President

STATE OF Alabama
COUNTY OF Jefferson

I, Lamar Ham
State, hereby certify that
whose name as President of D. R. Horton, Inc. - Birmingham
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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 25th day of August 1997

Lamar Ham

Notary Public

MY COMMISSION EXPIRES NOVEMBER 9, 1997

Inst # 1997-28588