Prepared by and return to:
MATTHEW T. KNIGHT
TRANSCONTINENTAL TITLE CO.
100 CONCOURSE PARKWAY, SUITE 157
BIRMINGHAM, AL 32544
File #: AL1100327
Parcel I.D.#:

Inst # 1999-01122

JOINT TENANTS WITH RIGHT OF SURVEY 299-01122

102:22 PH CERTIFIED

OR RELEY COUNTY JUDGE OF PROBATE

ODI CRH 16.00

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that in consideration of \$142,500.00 to the undersigned

grantor, in hand paid by the grantee herein, and other good and valuable consideration, the receipt whereof is hereby

acknowledged, CRESTAR MORTGAGE CORPORATION (herein referred to as "Grantor"), grants, bargains, sells and conveys unto WILLIAM D. HIGGINS, AND HIS WIFE, HOLLIE S. HIGGINS (herein

referred to as "Grantee"), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama, to wit:

LOT 46, ACCORDING TO THE SURVEY OF APACHE RIDGE, SECTOR 6, AS RECORDED IN MAP BOOK 17, PAGE 145 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO AND EXCEPT FOR:

1. Title to all minerals within and underlying the premises, together with all mining rights and other rights, priveleges and immunities thereto not owned by the Grantor.

TO HAVE AND TO HOLD, To the said Grantee its successors and assigns forever. And said Grantor does for itself, its successors and assigns, covenant with said grantee its successors and assigns, that it 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 grantee, its successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, The grantor has executed this conveyance, this 17th day of December, 1998.

Witness:	Crestar Mortgage Corporation
Carla J. Mosley Mosley	By: Patricia R. Rollins Senior Vice President

STATE OF VIRGINIA

CITY OF RICHMOND

CITTOF RICHMOND
1, the undersigned, a Notary Public in and for said city in said State hereby acknowledge that Patricia P. Pollins whose name as Second Vice President of Crestor Mortgage Cornection is signed to the foregoing instrument, and who is known to me, acknowledge before me on this day that, being informed of the contents of this instrument, he/she, 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 scal this day of December, 1998.
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My Commission expires 2/28/99