

SEND TAX NOTICE TO:
James V. Holloway
Melonie Holloway
111 Equestrian Drive
Alabaster, Alabama 35007

This instrument was prepared by:
Patrick F. Smith, Attorney
Strickland & Smith
4 Office Park Circle, Suite 212
Birmingham, Alabama 35223

Inst # 1999-32107

08/02/1999-32107
11:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NMS 42.50

WARRANTY DEED

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of the sum of Two Hundred Forty-six Thousand Two Hundred Nine and 56/100 Dollars (\$246,209.56) to the undersigned grantor in hand paid by the GRANTEE herein, the receipt and sufficiency of which is hereby acknowledged by **Ever-Ridge Builders, Inc.** (hereinafter grantor), does grant, bargain, sell and convey unto **James V. Holloway and Melonie Holloway**, (hereinafter GRANTEES), all of Grantor's right, title and interest in the following described real estate, situated in **SHELBY COUNTY, ALABAMA**, to wit:

See attached Exhibit "A" for legal description

NOTE: Two Hundred Fifteen Thousand and 00/100 Dollars (\$215,000.00) of the above recited consideration has been obtained through a purchase money first mortgage.

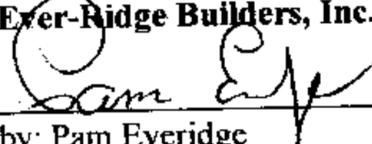
Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

TO HAVE AND TO HOLD unto the said Grantees as joint tenants, with rights of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance that (unless the joint tenancy 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.

Grantor does, for itself and for its successors, transferees and assigns covenant with the said Grantees as joint tenants, with rights of survivorship, their heirs and assigns, that Grantor is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; that Grantor will and its successors, transferees and assigns shall warrant and defend the same to the said GRANTEES, and their respective heirs and assigns forever, against the lawful claims of all persons.

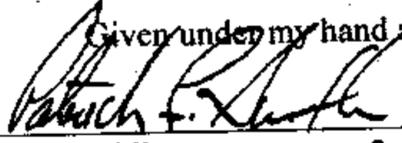
IN WITNESS WHEREOF, the Grantor has caused its duly elected and authorized officer to execute this instrument as the act of and on behalf of said corporation, on July 23, 1999.

Ever-Ridge Builders, Inc.


by: Pam Everidge
its: Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Pam Everidge whose name is signed to the foregoing conveyance as Vice President of Ever-Ridge Builders, Inc. and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance he/she executed the same voluntarily, and as the duly authorized representative of Ever-Ridge Builders, Inc. on the day the same bears date.

Given under my hand and official seal on July 23, 1999.

Notary Public
Commission Expires: 10/06/2001

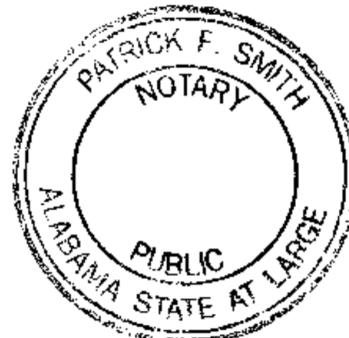


EXHIBIT "A" LEGAL DESCRIPTION

Unit 58, in the Saddle Lake Farms Condominium, a Condominium located in Shelby County, Alabama, as established by Declaration of Condominium as recorded in Instrument 1995-17533 and Articles of Incorporation of Saddle Lake Farms Association, Inc., as recorded in Instrument 1995-17530, in the Office of the Judge of Probate of Shelby County, Alabama together with an undivided 1/76 interest in the common elements of Saddle Lake Farms condominium as set out in the said Declaration of Condominium, said Unit being more particularly described in the floor plans and Architectural drawings of Saddle Lake Farms Condominium as recorded in Map Book 20, Page 20 A & B, in the Probate Office of Shelby County, Alabama.

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