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

SHARE THE TOTAL AUG. Gurmeet S. Guraya Mona Guraya 1017 Eagle Lake Circle Birmingham, Alabama 35242

GENERAL WARRANTY DEED

STATE OF ALABAMA

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of the sum of Two Hundred Sixty Thousand and 00/100 Dollars (\$260,000.00) to the undersigned grantor in hand paid by the GRANTEE herein, the receipt and sufficiency of which is hereby acknowledged, Ever-Ridge Builders, Inc. (hereinafter Grantor), does grant, bargain, sell and convey unto Gurmect S. Guraya and Mona Guraya, (hereinafter GRANTEES), as joint tenants with rights of survivorship, all of Grantor's right, title and interest in the following described real estate, situated in SHELBY COUNTY, ALABAMA, to wit:

Lot 762, according to the Survey of Eagle Point, 7th Sector - Phase 2, as recorded in Map Book 23, Page 115, in the Probate Office of Shelby County, Alabama

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.

\$208,000.00 of the above-recited consideration is from the proceeds of a purchase money mortgage of even date herewith.

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 January 14, 2000.

Ever-Ridge Builders, Inc.

Steve Everidge, President

STATE OF ALABAMA) JEFFERSON COUNTY) Inst # 2000-02002

01/19/2000-02008 09:39 AM CERTIFIED

4.30

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Steve Everidge whose name is signed to the foregoing conveyance as 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.

official seal on January 14, 2000.

PATRICK F. SMITH, NOTARY FUBLIC

MY COMMISSION EXPIRES: 10/06/2001 Commission Expires: