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(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was
prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN
Attorneys at Law
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

BRETT C. GOULD
LOT 19 FOREST RIDGE
ALABASTER, AL 35007

STATE OF ALABAMA)
COUNTY OF SHELBY)

**JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
WARRANTY DEED**

Know All Men by These Presents: That in consideration of THIRTY NINE THOUSAND EIGHT HUNDRED THIRTY NINE DOLLARS and 12/100 (\$39,839.12) to the undersigned grantor, EVER-RIDGE BUILDERS, INC. 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 BRETT C. GOULD and JOY H. GOULD, (herein referred to as GRANTEES, as joint tenants, with right of survivorship, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

LOT 19, ACCORDING TO THE FINAL PLAT FOREST RIDGE AS RECORDED IN MAP BOOK 31, PAGE 2, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2003 WHICH CONSTITUTE A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2004.
2. A 30 FOOT BUILDING SET BACK LINE FROM TIMBER RIDGE CIRCLE AS SHOWN BY RECORDED MAP.
3. RIGHT OF WAY TO SOUTHERN BELL TELEPHONE AND TELEGRAPH AS RECORDED IN DEED BOOK 326, PAGE 577.
4. RIGHT OF WAY TO SHELBY COUNTY AS RECORDED IN DEED BOOK 211, PAGE 61.
5. EASEMENT AS SET OUT IN THAT CERTAIN DEED RECORDED IN DEED BOOK 324, PAGE 506.
6. DECLARATION OF PROTECTIVE COVENANTS AS RECORDED IN INSTRUMENT 2003-6464.
7. RIGHT OF WAY EASEMENT TO THE ALABAMA POWER COMPANY AS RECORDED IN INSTRUMENT 2003-36830

\$252,106.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

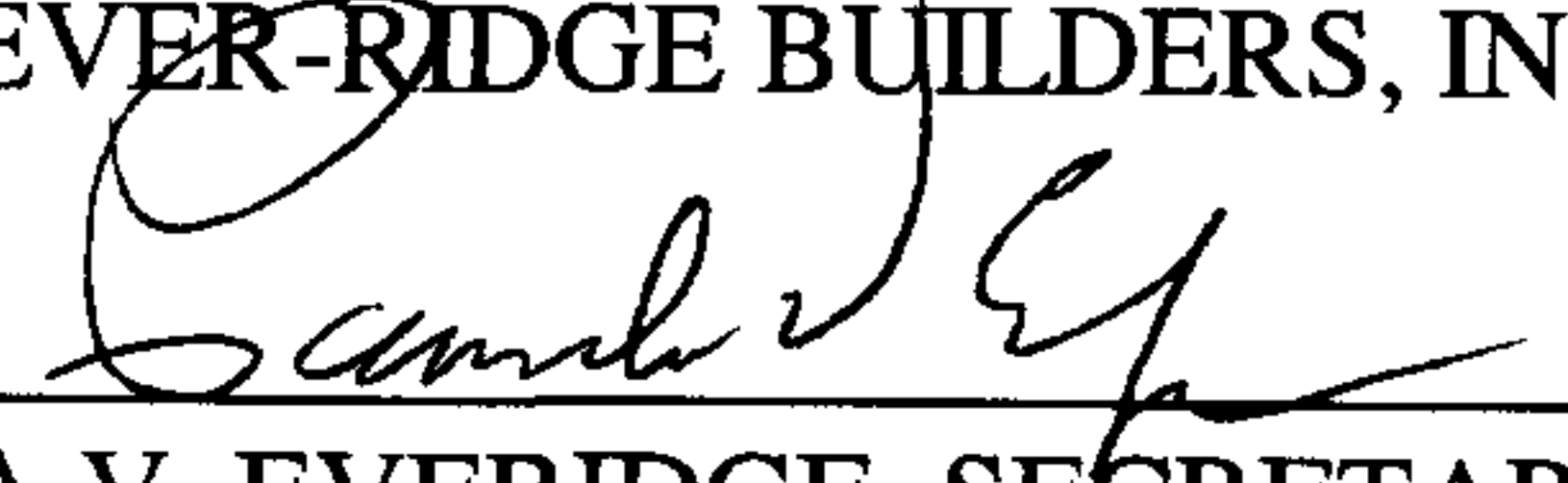
TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in 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.

And said GRANTOR does for itself, its successors and assigns, covenant with the said GRANTEES, his, her, or their heirs 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 GRANTEES, his, her, or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, EVER-RIDGE BUILDERS, INC., by its SECRETARY, PAMELA V. EVERIDGE who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 5th day of November, 2003.

EVER-RIDGE BUILDERS, INC.

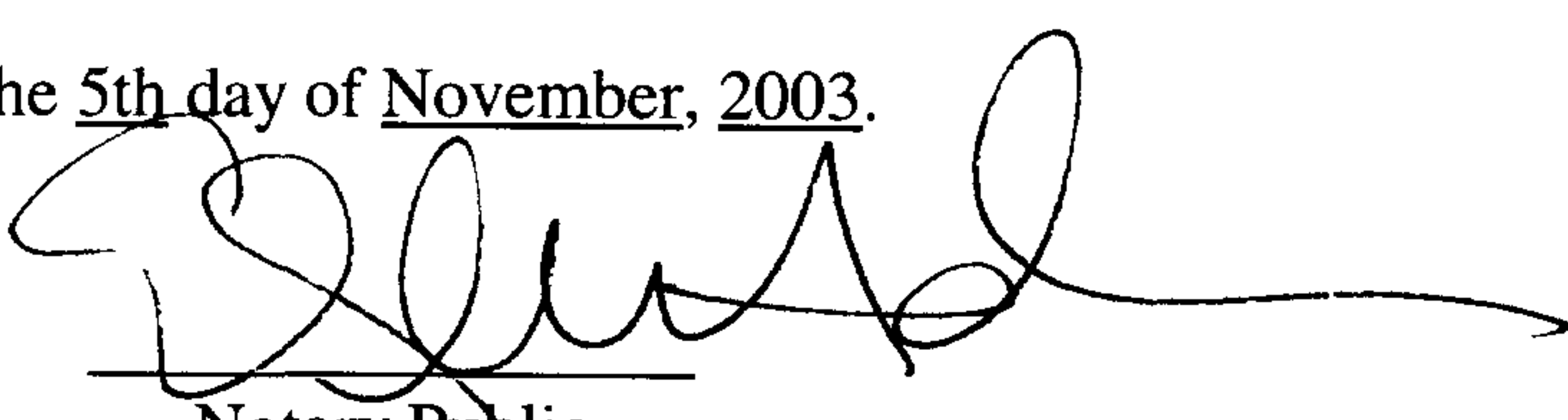
By: 
PAMELA V. EVERIDGE, SECRETARY

STATE OF ALABAMA)
COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that PAMELA V. EVERIDGE, whose name as SECRETARY of EVER-RIDGE BUILDERS, INC., 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 or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 5th day of November, 2003.



Notary Public

My commission expires: 10.2.05