

SEND TAX NOTICE TO: TIMOTHY S. RITCHIE AND CHRISTINE S. RITCHIE
3129 BRADFORD PLACE
BIRMINGHAM, ALABAMA 35242

WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:
COUNTY OF SHELBY:

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$410,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **RON OWENS and SUZANNE OWENS, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S), do hereby GRANT, BARGAIN, SELL and CONVEY unto **TIMOTHY S. RITCHIE and CHRISTINE S. RITCHIE, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S) 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 the **County of SHELBY, and State of Alabama**, to-wit:

LOT 7, BLOCK 1, ACCORDING TO THE SURVEY OF WINDSOR ESTATES, AS RECORDED IN MAP BOOK 9, PAGE 132 A & B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

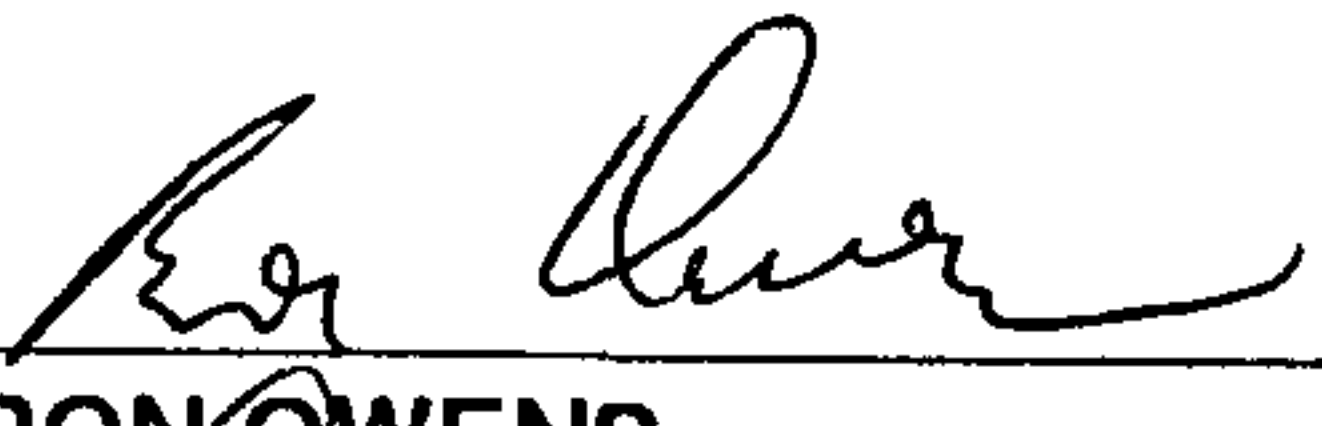
\$328,000.00 and \$61,500.00 of the above consideration was paid from the proceeds of those mortgages closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

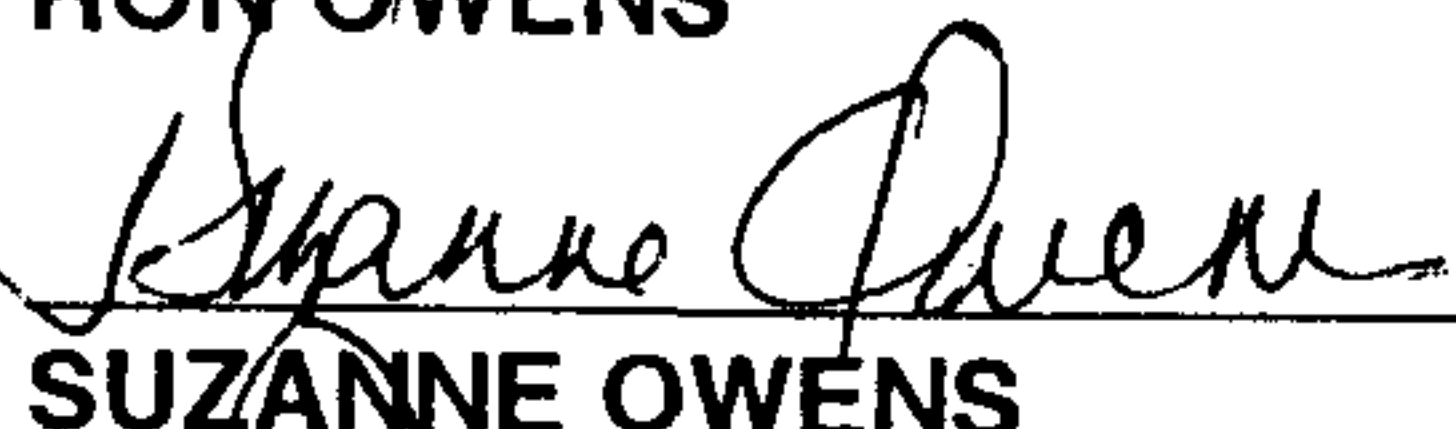
TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I(we) do for myself(ourselves) and for my(our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am(we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 29th day of September, 2004.



RON OWENS (L.S.)

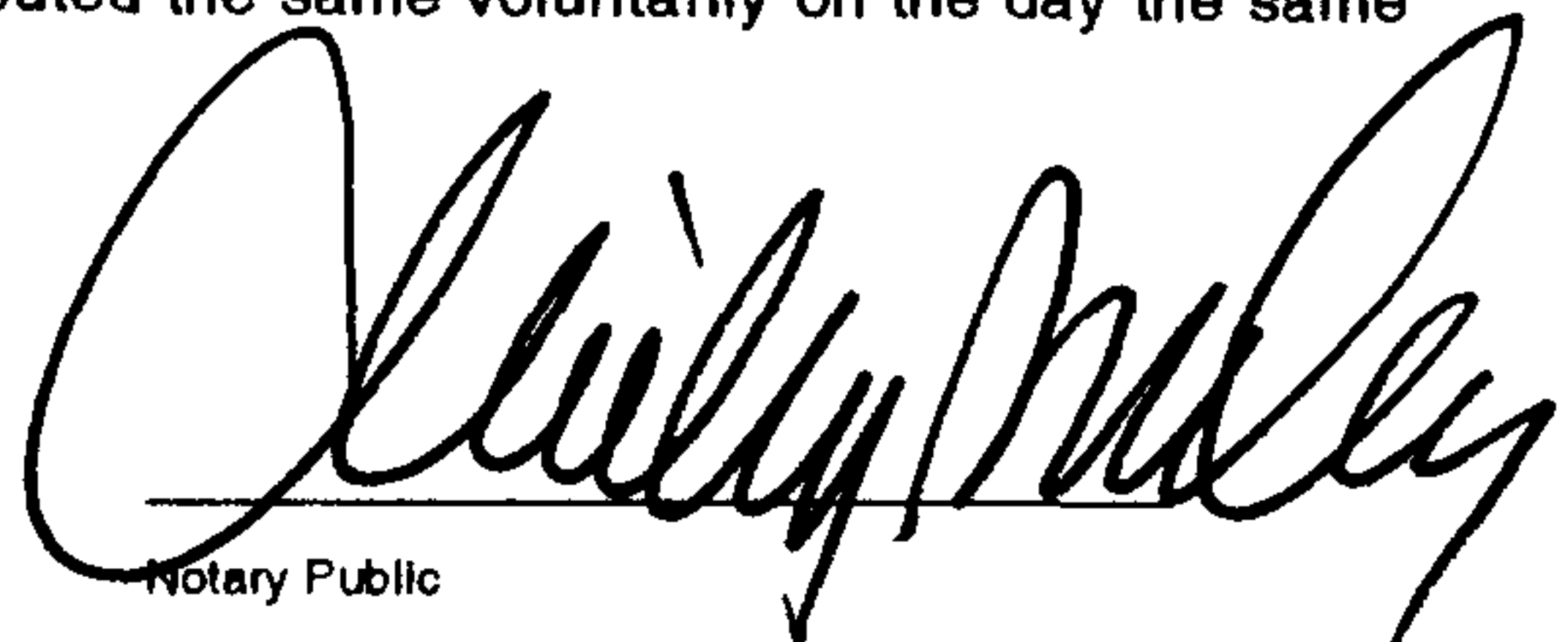


SUZANNE OWENS (L.S.)

THE STATE OF ALABAMA:
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that RON OWENS and SUZANNE OWENS, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 29th day of September, 2004.



Notary Public
My commission exp: _____

Prepared by:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
3800 COLONNADE PARKWAY, SUITE 630
BIRMINGHAM, AL 35243

CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/27/05