20050802000391170 1/1 $12.00
Shelby Cnty Judge of Probate,AL
08/02/2005 03:06:03PM FILED/CERT

CORPORATION FORM WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY

That, in consideration of **$ $294,500.00** to the undersigned Grantor, **Ever-Ridge Builders, Inc., a Corporation,** in hand paid by the Grantee named herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto **Joseph Panchoo and** Harriett Panchoo (herein referred to as "Grantee") the following described real estate, situated in JEFFERSON County, Alabama, to-wit:

Lot 17, according to the Final Plat of Forest Ridge, as recorded in Map Book 31, Page 2, in the Probate Office of Shelby County, Alabama.

Property Address: **212 Timber Ridge Circle**
Alabaster, Alabama 35007

Subject to taxes for the year 2005 and subsequent years, easements, restrictions, reservations, rights-of way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

$ $294,500.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, to the said Grantee forever. This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created of suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal this the 29th day of July, 2005.

Ever-Ridge Builders, Inc.

By: Pam Ev

Pam Everridge, Vice President
Grantor

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Pam Everridge, Vice President of Ever-Ridge Builders, Inc.,** whose name 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 as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of July, 2005.

Shirley C Bell
Notary Public

Commission Expires: 10/19/2008

This Instrument Prepared By:
Kevin Hays, Attorney at Law
100 Concourse Parkway, Suite 101
Birmingham, AL 35244

Send Tax Notices To:
Joseph Panchoo & Harriett Panchoo
212 Timber Ridge Circle
Birmingham, Alabama 35243