

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This Instrument was

prepared by:

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SCOTT EZEKIEL 531 WATERFORD COVE CR CALERA, AL 35040

SEND TAX NOTICE TO:

STATE OF ALABAMA)
COUNTY OF SHELBY)

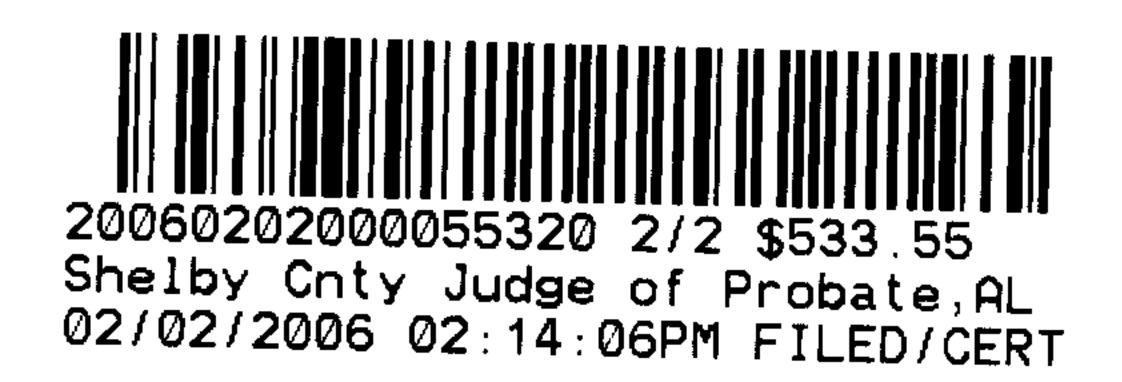
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED SEVEN THOUSAND SIX HUNDRED NINETY SEVEN DOLLARS and 00/100 (\$207,697.00) 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 SCOTT EZEKIEL and MELANIE EZEKIEL, HUSBAND AND WIFE, (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 667A ACCORDING TO THE SURVEY OF WATERFORD COVE SECTOR 3 PHASE 2 AS RECORDED IN MAP BOOK 34 PAGE 34 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

- 1. TAXES FOR THE YEAR BEGINNING OCTOBER 1, 2005 WHICH CONSTITUTES A LIEN BUT ARE NOT YET DUE AND PAYABLE UNTIL OCTOBER 1, 2006.
- 2. 15 FOOT EASEMENT ON THE WEST SIDE AS SHOWN BY RECORDED MAP.
- 3. 8 FOOT EASEMENT ON THE EAST SIDE AS SHOWN BY RECORDED MAP.
- 4. ORDINANCE WITH CITY OF CALERA, AS RECORDED IN INSTRUMENT #2000-0006
- 5. RIGHT OF WAY TO SHELBY COUNTY, AS RECORDED IN DEED BOOK 240, PAGE 36.
- 6. GRANT TO THE STATE OF ALABAMA FOR RAILROAD, AS RECORDED IN REAL 278, PAGE 5.
- 7. TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.
- 8. TERMS AND CONDITIONS, AS RECORDED IN INSTRUMENT #1995-1640.
- 9. ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION, AS RECORDED IN INSTRUMENT #2001-12817.
- 10. ARTILCE OF ORGANIZATION OF WATERFORD LLC AS RECORDED IN



INSTRUMENT 1999-49065.

- 11. DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INSTRUMENT #2000-40215 AND AMENDED IN INSTRUMENT #2001-12819.
- 12. EASEMENT AND RIGHT OF WAY WITH ALABAMA POWER COMPANY AS RECORDED IN INSTRUMENT 2004-35497.
- 13. GRANT TO THE STATE OF ALABAMA FOR RAILROAD IN REAL 278, PAGE 5.
- 14. RELEASE OF DAMAGES, AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.

\$166,157.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$41,540.00 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 31st day of January, 2006.

EVER-RIDGE BUILDERS, INC.

PAMELA V. EVERIDGE, SECRETARY

STATE OF ALABAMA)
COUNTY OF SHELBY)

Shelby County, AL 02/02/2006 State of Alabama

PUBLIC

Deed Tax:\$208.00

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 31st day of January, 2006.

Notary Public

My commission expires: