

Shelby County, AL 05/18/2006 State of Alabama

Deed Tax:\$.50

(RECORDING INFORMATION ONLY ABOVE THIS LINE)

This instrument was prepared by:

SEND TAX NOTICE TO:

R. Shan Paden
PADEN & PADEN, PC
5 Riverchase Ridge, Suite 100
Birmingham, Alabama 35244

KHALIL OSMAN 849 WATERFORD COVE LANE CALERA, AL 35040

STATE OF ALABAMA COUNTY OF SHELBY

WARRANTY DEED

Know All Men by These Presents: That in consideration of TWO HUNDRED TWENTY NINE THOUSAND NINE HUNDRED DOLLARS 00/100 (\$229,900.00) to the undersigned grantor, EVER-RIDGE BUILDERS, INC., a/an Corporation, 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 KHALIL OSMAN, (herein referred to as GRANTEES, whether one or more) the following described real estate, situated in SHELBY County, Alabama, to-wit:

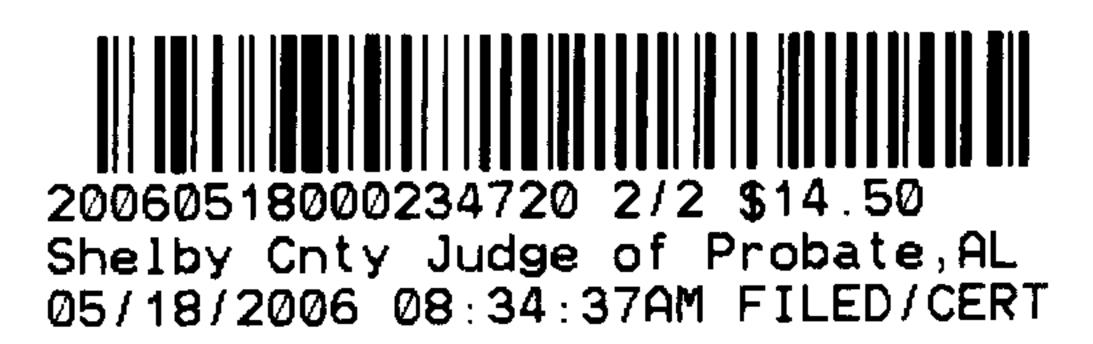
Lot 689, according to the survey of Waterford Cove Sector 3, Phase 2, as recorded in Map Book 34, Page 34, in the Probate Office of Shelby County, Alabama.

\$183,900.00 of the consideration herein was derived from a mortgage closed simultaneously herewith.

\$45,980.00 of the consideration herein was derived from a second mortgage closed simultaneously herewith.

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.
- DECLARATION OF RESTRICTIONS, COVENANTS AND EASEMENTS, AS RECORDED IN INSTRUMENT #2000-40215 AND AMENDED IN INSTRUMENT #2001-12819.
- 3. ARTICLES OF ORGANIZATION OF WATERFORD, LLC, AS RECORDED IN INSTRUMENT #1999-49065.
- 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. RELEASE OF DAMAGES, AS RECORDED IN INSTRUMENT #1995-1640 AND REAL 345 PAGE 744.
- ARTICLES OF WATERFORD HOME OWNERS ASSOCIATION, AS RECORDED IN INSTRUMENT #2001-12817.
- 11. RESTRICTIVE COVENANTS TO BE FILED OF RECORD.
- EASEMENT AND RIGHT OF WAY WITH ALABAMA POWER COMPANY, AS RECORDED IN INSTRUMENT 2004-35497.



- 13. RESTRICTIONS TO BE FILED OF RECORD.
- 8-FOOT EASEMENT ON THE NORTH AND A 30-FOOT EASEMENT ON THE NORTHWEST SIDE, AS SHOWN BY RECORDED MAP. (L-689)
- 15. RESTRICTIVE COVENANTS, AS SET FORTH IN INSTRUMENT 2005-61651.

TO HAVE AND TO HOLD Unto the said GRANTEES, their heirs and assigns, forever.

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 PAMELA V. EVERIDGE its SECRETARY, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 15th day of May, 2006.

EXER-RIDGE BUILDERS, INC.

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/an **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 15th day of May, 2006.

Notary Public

My commission expires:

NOTARY

NOTARY