

This instrument was prepared by

(Name) Robert Sutton

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Alabama 35203

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR - AMERICAN TITLE INS. CO., Birmingham, Alabama

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of SIXTEEN THOUSAND NINE HUNDRED AND NO/100's ----- DOLLARS
AND THE ASSUMPTION OF THE BELOW MENTIONED MORTGAGE

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
FRANK BOYD SMITH AND WIFE, PAMELA SMITH

(herein referred to as grantors) do grant, bargain, sell and convey unto

DENZIL CATRETT AND WIFE, DOROTHY CATRETT

(herein referred to as GRANTEES) 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 SHELBY County, Alabama to-wit:

Lot 35, Block 1 Cahaba Valley Estates, 1st sector, Shelby County.

Subject to existing easements, restrictions, set-back lines,
rights of way, limitations, if any, of record.

Grantees herein, as part of the purchase price and con-
sideration for this deed, assume and agree to pay the indebt-
edness evidenced by that certain mortgage dated July 14, 1972
executed by Frank Boyd Smith and Pamela Smith to Molton, Allen
& Williams, Inc., in the principal amount of \$23,300.00 filed
for record July 16, 1972 at 1:01 P.M., and recorded in Volume
324, page 704, in the Probate Office of Shelby County, Alabama,
and assigned to Citizens Federal Savings & Loan Association in
Misc. Volume 2, page 77, in said Probate Office.

And for the same consideration Grantees herein hereby assume the
obligations of Frank Boyd Smith and Pamela Smith under the terms
of the instruments and VA Regulations authorizing, creating and
securing the loan to indemnify the VA to the extent of any
claim payment arising from the guaranty or insurance of the
indebtedness above mentioned.

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 the 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,
unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our)
heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever,
against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s), this 22nd
day of May, 1976.

WITNESS:

..... (Seal)

Frank Boyd Smith (Seal)

..... (Seal)

Pamela Smith (Seal)

19760524000047730 1/1 \$.00
Shelby Cnty Judge of Probate, AL
05/24/1976 12:00:00AM FILED/CERT

..... (Seal)

..... (Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgment

I, ROBERT SUTTON, a Notary Public in and for said County, in said State,
hereby certify that Frank Boyd Smith and wife, Pamela Smith
whose name signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 22nd day of May, A. D., 1976.

Robert C. Sutton

Notary Public.