This instrument was prepared by

Courtney Mason & Associates PC 100 Concourse Parkway Suite 350 Birmingham, Alabama 35244

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED TWENTY THREE THOUSAND NINE HUNDRED & NO/100---- (\$123,900.00) DOLLARS to the undersigned grantor, Boroughs Corporation a corporation, (herein referred to as the GRANTOR), 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 Michael Tracy Smith and wife, Terry Radford Smith (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 and right of reversion, the following described real estate, situated in Shelby County, Alabama:

Lot 20, according to the Survey of Deraing Downs, Tenth Addition, as recorded in Map Book 14 Page 86 A&B, in the Probat Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted. Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$113,963.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

HELENA, ALABAMA 35080 GRANTEES' ADDRESS: 1710 NATIVE DANCER DRIVE,

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 said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that it is lawfully seized in fee simple of said premises; that they are free from all encumbrances, 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, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Roy Boroughs, who is authorized to execute this conveyance, hereto set its signature and seal, this the 11th day of February, 1992.

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92 FEB 17 MH 9: 22

Boroughs Corporation By:_

Roy Boroughs, President

Deed Tax Recording Fee Indexing Fee No Tax Fee 6. Certified Fee

Total

JUDGE OF PROBATE

STATE OF ALABAMA

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COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby certify that Roy Boroughs whose name as the President of Boroughs Corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said/corporation.

Given under my hand and official seal, this the 11th day of February, 1992

COURTNEY H. MASON, JR. MY COMMISSION EXPIRES 3-5-95

Notary Public