

SEND TAX NOTICE TO:
Charles Jackson Smith &
Flois Diane Smith
120 Roy Court, Helena, Al. 35080

This instrument was prepared by

(Name) Holliman, Shockley & Kelly

(Address) 2491 Pelham Parkway, Pelham, Al. 35124

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

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

COUNTY OF SHELBY

} KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Twenty Thousand Nine Hundred & NO/100-----Dollars

to the undersigned grantor, J. Harris Development Corporation a corporation
(herein referred to as GRANTOR), in hand paid by the GRANTEEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Charles Jackson Smith and Flois Diane Smith, Husband and Wife

(herein referred to as GRANTEEES) 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 1, according to the Survey of Laurel Woods, 6th Sector, as recorded in Map Book 21, page 141, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any; (3) Mineral and mining rights, if any.

\$114,850.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-21023

07/07/1997-21023
09:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HEL 15.00

TO HAVE AND TO HOLD, To the said GRANTEEES 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 GRANTEEES, their heirs and assigns, that 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 GRANTEEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by its Vice President, Jack A. Harris who is authorized to execute this conveyance, has hereto set its signature and seal, this the 24th day of June 19 97

ATTEST:

J. Harris Development Corporation

Secretary

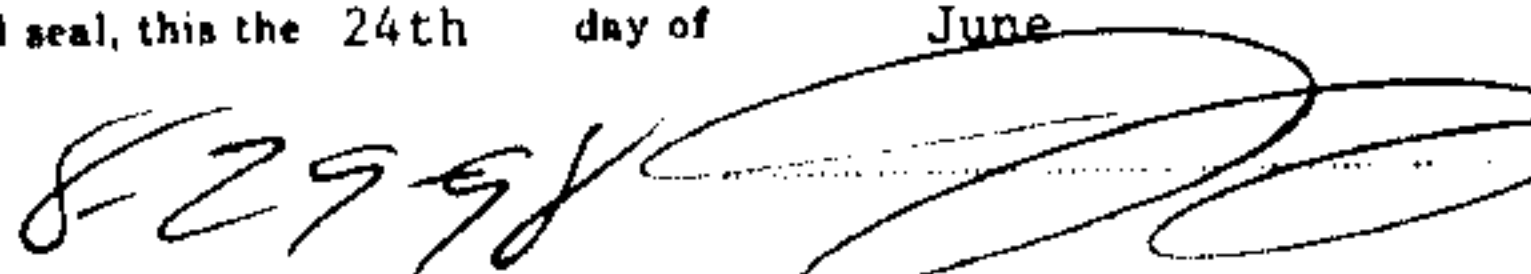
By  Vice President
Jack A. Harris

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority
State, hereby certify that Jack A. Harris
whose name as Vice President of J. Harris Development 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,

a Notary Public in and for said County in said

Given under my hand and official seal, this the 24th day of June 19 97


Notary Public