

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

This instrument was prepared by: B. CHRISTOPHER BATTLES 3150 HIGHWAY 52 WEST PELHAM, AL. 35124

Send tax notice to: Steven Smith and Denise Smith 23 Smith Road Chelsea, Alabama 35043

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of Five hundred and no/100 (\$500.00) to the undersigned grantor, a corporation, in hand paid by the grantee herein, the receipt where is acknowledged, I or we, American General Finance, Inc. successor by merger to Nationscredit Financial Services Corporation of Alabama successor by merger to Chrysler First Financial Services Corporation (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Steven Smith and Denise Smith (herein referred to as grantee, as joint tenants of survivorship whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Commence at the Northwest corner of NE 1/4 of NE 1/4 of Section 1, Township 20, Range 2 West, and run South along the West line of said forty acres 210 feet; thence East 210 feet; thence North 210 feet; thence West 210 feet to point of beginning, Shelby County, Alabama.

Mineral and mining rights excepted

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

To Have and to Hold to the said grantee, 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 created is severed or tenninated 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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully scized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (wc) 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, the said grantor American General Finance, Inc. successor by merger to Nationscredit Financial Services Corporation of Alabama successor by merger to Chrysler First Financial Services Corporation, by Tony C. West, its Branch Manager, who is authorized to execute this conveyance, has hereunto set and seal(s) this 28th day of January, 2003.

Witness

American General Finance, Inc. successor by merger to Nationscredit Financial Services Corporation of Alabama successor by merger to Chrysler First Financial Services Corporation

By: Tony C. West Its: Branch Manager

STATE OF ALABAMA COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tony C. West, whose name as Branch Manager of American General Finance, Inc. successor by merger to Nationscredit Financial Services Corporation of Alabama successor by merger to Chrysler First Financial Services 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 this conveyance, he/she, as such officer and with full authority executed the same voluntarily for and as act of said corporation.

Given under my hand and official seal, this 28th day of January, 2003.

Notary Public

My Commission Expires: 2/22/05