This instrument was prepared by

William H. Halbrooks, Attorney

SEND TAX NOTICE:

ry Lusco

Overhill Road

Pelham, AL 35124 (Address) Suite 820 One Independence Plaza B'ham, AL 35209 WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR - LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama 577 STATE OF ALABAMA

JEFFERSON COUNTY KNOW ALL MEN BY THESE PRESENTS. That in consideration of Twenty Four Thousand and no/100----and the assumption of the mortgage herein: to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Benny W. Smith and wife, Ann Robin Smith (herein referred to as grantors) do grant, bargain, sell and convey unto Larry Lusco and Mary Jo Zito (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 Shelby Lot 5, in Block 4, according to the Survey of Oak Mountain Estates Second Sector, as recorded in Map Book 5, page 76, in the Probate Office of Shelby County, Alabama. Subject to taxes, easements and restrictions of record. 33% And as further consideration the grantee herein express and promise to pay that certain mortgage to Jackson Company as recorded in Mortgage Book 320, page 916 and assigned to First Federal Savings & Loan Association of Pittsburg, as recorded in Misc. Vol. 1, page 255, in said Probate Office, according to the terms and conditions of said mortgage and the indebtedness thereby secured. 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. AndM (we) do for most (ourselves) and for most (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that Naok (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that x (we) have a good right to sell and convey the same as aforesaid; that K (we) will and XX (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 OUT hand(s) and seal(s), this 15th day of April 81 WITNESS: Deud IAX 24.00 (Seal) 1. 1.00 (Seal) ann Robin Smith (Seal) STATE OF ALABAMA General Acknowledgment JEFFERSON COUNTY

hereby certify that. Benny W. Smith and wife, Ann Robin Smith whose mine \$ 1.00 are specification the foregoing conveyance, in who 310 known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance they they executed the same voluntarity on the d pather same bears date. Given under my hand and official scal this 15th day of April

(Willie Hallow Pollic)