

SEND TAX NOTICE TO:

(Name) William F. Banks, Jr.
 2706 Southwind Circle
 (Address) Alabaster, AL 35007

This instrument was prepared by

(Name) Mike T. Atchison, Attorney
 Post Office Box 822
 (Address) Columbiana, Alabama 35051

Form TICOR 5200 1-84
 WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - TICOR TITLE INSURANCE

STATE OF ALABAMA }
 SHELBY COUNTY } KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Thirteen Thousand Four Hundred Forty Four and 63/100th (\$13,444.63) DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

David J. Schmidt and wife, Carol Schmidt

(herein referred to as grantors) do grant, bargain, sell and convey unto
William F. Banks, Jr. and wife, Laura S. Banks

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in

SHELBY County, Alabama to-wit:

Lot 20, in Block 7, according to the Survey of SOUTHWIND, Fourth Sector,
 as recorded in Map Book 7, Page 97, in the Probate Office of Shelby
 County, Alabama.

Situated in Shelby County, Alabama.

Subject to current taxes, easements restrictions, permits and building set back
 lines of record.

And as further consideration, the herein grantees expressly assume and promise
 to pay that certain mortgage to Collateral Investment Company, dated October 25,
 1979, and recorded in Mortgage Book 397, page 718 and last assigned to Federal
 National Mortgage Association, by assignment dated February 28, 1980, and
 recorded in Misc. Book 35, Page 81, in the Probate Office of Shelby County,
 Alabama, according to the terms and conditions of said mortgage and the
 indebtedness thereby secured.

TO HAVE AND TO HOLD Unto the said GRANTEES 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 hereby created is severed or terminated 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 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 10th
 day of Nov 10th, 19 86.

WITNESS:

STATE OF ALA. SHELBY CO.
 I CERTIFY THIS
 INSTRUMENT WAS FILED
1987 JAN - 6 PM 4:22
17.00
David J. Schmidt (Seal)
Carol Schmidt (Seal)
Carol Schmidt (Seal)

STATE OF ALABAMA }
SHELBY COUNTY } JUDGE OF PROBATE

I, the undersigned authority, a Notary Public in and for said County, in said State,
 hereby certify that David J. Schmidt and wife, Carol Schmidt
 whose name are 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 10th day of November, A.D. 1986

Courtney Mason

Patricia S. Banks
 Notary Public.

BOOK 108 PAGE 579