

Grantee Address: 1002 P... Drive
Alaba... AL 35007

This instrument was prepared by

DOUGLAS ROGERS
(Name) ATTORNEY AT LAW

1920 MAYFAIR DRIVE
(Address) BIRMINGHAM, AL 35209

Form 1-1-7 Rev. 8-70. CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS.

That in consideration of Sixty Seven Thousand Nine Hundred Fifty and no/100 Dollars

to the undersigned grantor, Guaranty Federal Savings & Loan Association a corporation,
(herein referred to as 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

Charles Thomas Smith and Julie Courington 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 right of reversion, the following described real estate,
situated in Shelby County, Alabama

Lot 23, Block 7, according to the Survey of Bermuda Lake Estates, First
Sector, as recorded in Map Book 9, Page 98 in the Probate Office of Shelby
County, Alabama.

Subject to restrictions, easements, rights-of-way and building lines of
record.

Subject to taxes for 1988.

\$64,550.00 of the purchase price hereof was paid from a mortgage loan
closed simultaneously herewith.

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1. Deed Tax \$ 3.50
2. Mtg. Tax _____
3. Recording Fee 2.50
4. Indexing Fee 1.00
TOTAL 7.00

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 con-
tingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said
GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encum-
brances, unless otherwise noted above, 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 Vice President, Cecil A. Turnipseed
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 20 day of October 19 87

ATTEST: GUARANTY FEDERAL SAVINGS & LOAN
ASSOCIATION

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT IS TRUE

By Cecil A. Turnipseed
Vice President

1987 OCT 27 PM 1:57
STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned
State, hereby certify that Cecil A. Turnipseed
whose name as Vice President of Guaranty Federal Savings & Loan Association
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 20 day of October 19 87

J. Douglas Rogers
Notary Public