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This instrument was prepared by

(Name) Thomas L. Foster, Attorney

(Address) 1201 N. 19th St., B'ham, AL. 35234

Send Tax Notice To Mr. John G. Smartt III
name

P.O. Box 147
address

Stennis, AL 35147

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of Eleven Thousand Five Hundred & 00/100---(\$11,500.00) DOLLARS
and the assumption of the hereinafter recited mortgage.

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

Joseph D. Garrett and wife, Teresa D. Garrett

(herein referred to as grantors) do grant, bargain, sell and convey unto

John Gilliam Smartt, III and Patricia A. Smartt

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

SHELBY County, Alabama to-wit:

See attached Exhibit "A" for legal description.

Subject to existing easements, restrictions, encumbrances, rights of way, limitations,
if any, of record.

Subject to ad valorem taxes for the current tax year.

As part of the consideration for this deed, Grantees hereby assumes and agrees to pay
the unpaid balance of principal and interest in the amount of \$34,316.88 on a loan
secured by a Mortgage from the Grantor herein to Johnson & Associates Mortgage Co.,
which mortgage is recorded in Volume 365, page 626 of the Probate Office of Shelby
County, Alabama, and also hereby assumes the obligation of Joseph D. Garrett under
the terms of the instruments creating said loan to indemnify the Veterans Administration
to the extent of any claim payment arising from the guaranty or insurance of the
indebtedness above mentioned. The holder of said Mortgage shall have the right to
exercise the power of sale contained herein in the name of the original Grantor,
notwithstanding this or any other assumption of mortgage debt.

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 12th
day of February, 1990

WITNESS:

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Joseph D. Garrett and wife, Teresa D. Garrett
whose name s 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 12th day of February, A. D., 1990

Notary Public.

EXHIBIT "A"

Commence at the Northwest corner of the Southeast 1/4 of the Southwest 1/4 of Section 19, Township 18 South, Range 2 East, Shelby County, Alabama, and run in a Southerly direction along the West line of said 1/4 - 1/4 Section a distance of 535.74 feet to a Point on the Northeast right of way line of the Central of Georgia Railroad, thence turn a deflection angle of 42 degrees 39 minutes 00 seconds to the left and run in a Southeasterly direction along the Northeast right of way line of said Railroad a distance of 52.10 feet to the Point of Beginning; thence turn a deflection angle of 72 degrees 59 minutes 30 seconds to the left and run in a Northeasterly direction a distance of 177.99 feet to a Point; thence turn an interior angle of 110 degrees 38 minutes 50 seconds and run to the right in a Southeasterly direction a distance of 71.39 feet to a Point; thence turn an interior angle of 87 degrees 24 minutes 40 seconds and run to the right in a Southwesterly direction a distance of 174.75 feet to a Point on the Northeast right of way line of the Central of Georgia Railroad; thence turn an interior angle of 88 degrees 57 minutes 00 seconds and run to the right in a Northwesterly direction along the Northeast right of way line of said Railroad a distance of 126.40 feet to the Point of Beginning.

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STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

90 FEB 14 AM 8:58

[Signature]
JUDGE OF PROBATE

1. Deed Tax	\$ 11.50
2. Mtg. Tax	\$
3. Recording Fee	\$ 5.00
4. Indexing Fee	\$ 2.00
5. No Tax Fee	\$
6. Certified Fee	\$ 1.00
Total	\$ 20.50