

This instrument was prepared by:
Anthony D. Snable, Attorney
2700 Highway 280 South
Suite 101
Birmingham, Alabama 35223

Send Tax Notices to:

Dwight J. Smith
1008 Oak Lawn Drive
Birmingham, AL 35216

**CORPORATE STATUTORY WARRANTY DEED
FOR LIFE WITH REMAINDER TO SURVIVOR**

STATE OF ALABAMA)

) KNOW ALL MEN BY THESE PRESENTS

JEFFERSON COUNTY)

That in consideration of Twelve Thousand and No/100 -- Dollars-- (\$12,000.00), to the undersigned grantor, Secor Bank, Federal Savings Bank, (herein referred to as Grantor), in hand paid by the Grantee(s) herein, the receipt of which is hereby acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto the said Dwight J. Smith and Cheryl Lynn Mathews (herein referred to as Grantees) as joint tenants with rights of survivorship, the following described real estate, situated in Shelby County, Alabama to-wit:

Lot 3, according to the corrected Survey of R. O. Ramer's Addition of Little Oak Ridge Estates, as recorded in Map Book 11 page 8, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to:

1. Advalorem taxes for the current tax year 1990.
2. Easements, restrictions and reservations of record.
3. Mineral and Mining Rights excepted.
4. Statutory rights of redemption outstanding pursuant to foreclosure deed recorded in Real 238, page 523. Said rights to expire one (1) year from date of foreclosure, i.e. May 8, 1990.

1. Deed Tax	\$ 12.00
2. Mtg. Tax	\$
3. Recording Fee	\$ 2.50
4. Indenture Fee	\$ 3.00
5. Notary Fee	\$
3. Other Fee	\$ 1.00
Total	\$ 18.50

TO HAVE AND TO HOLD, to the said Grantees their heirs and assigns forever.

IN WITNESS WHEREOF, the said Secor Bank, Federal Savings Bank by Thomas A. Siemers it's Vice President, who is authorized to execute this conveyance, has hereto set his signature and seal this the 12th day of March, 19 90.

Attest:

Secor Bank, Federal Savings Bank

Asst. Corp. Secretary Martha Metcalf

By: Thomas A. Siemers
Its: Vice President

STATE OF ALABAMA)

) I CERTIFY THIS
INSTRUMENT WAS FILED

Corporate Acknowledgment

JEFFERSON COUNTY)

90 MAR 20 AM 10:50

I, the undersigned, a Notary Public in and for said State and in said County, hereby certify that Thomas A. Siemers, whose name as Vice President, of Secor Bank, Federal Savings Bank 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 Secor Bank, Federal Savings Bank.

GIVEN under my hand and official seal on this the 12th day of March, 19 90.

[NOTARIAL SEAL]

Garnie L. Humphries
NOTARY PUBLIC

My Commission Expires: MY COMMISSION EXPIRES MAY 8, 1993

Arthur Snable