This instrument was prepared by

2100 SouthBridge Parkway, Suite 650

SEND TAX NOTICE TO: William C. Smith Joan C. Smith (Name) Clayton T. Sweeney 2532 Magnolia Place Birmingham, AL 35242

(Address) Birmingham, AL 35209 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

COUNTY OF Shelby

That in consideration of

One Hundred Ninety Thousand and no/100 Dollars

William J. Acton Construction, Inc. a corporation. to the undersigned grantor, (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

William C. Smith and Joan C. 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 40, according to the Survey of The Magnolia's at Brook Highland, as recorded in Map Book 13, Page 102 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

Advalorem taxes for the year 1991 which are a lien but are not due and payable until October 1, 1991.

Existing easements, restrictions, set-back lines, limitations, of record.

\$90,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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STATE FALL SHELDS & I CERTIFY THIS HISTRUMENT WAS FEELD

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JUDGE OF PROBATE

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. 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 encumbrances,

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.

William J. Acton President. IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 22nd day of March 19 91

ATTEST:

CORLEY, MONGUS

William J. Acton Construction, Inc.

William J. Acton

100,00

Alabama STATE OF COUNTY OF Jefferson (

the undersigned

a Notary Public in and for said County in said

William J. Acton State, hereby certify that

William J. Acton Construction, Inc. President of

whose name as 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 22nd day of March