This instrument was prepared by

(Name)......Clayton T. Sweeney

2100 SouthBridge Parkway, Suite 650

SEND TAX NOTICE Jay A. Smith, Jr. Judy S. Smith 2557 Magnolia Place Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIYOR

STATE OF ALABAMA COUNTY OF Shelby

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama KNOW ALL MEN BY THESE PRESENTS,

That in consideration of

One Hundred Seventy Nine Thousand and 00/100 Dollars

to the undersigned grantor, William J. Acton Construction, Inc. (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 Jay A. Smith, Jr. and Judy S. 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, Shelby County, Alabama

> Lot 63, 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.

\$143,200.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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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.

IN WITNESS WHEREOF, the said GRANTOR, by its President. William J. Acton who is authorized to execute this conveyance, has hereto set its signature and seal, this the 23rd day of April 19 91

ATTEST:

**LEY MONCUS &** 

William J. Acton Construction, Inc. William J. Acton

Alabama STATE OF Jefferson COUNTY OF

the undersigned

a Notary Public in and for said County in said

State, hereby certify that William J. Acton William J. Acton Construction, Inc. where name as President of

a comportation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being in med of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as themet of said corporation,

Given under my hand and official seal, this the 23rd day of April Nothery Public