

2/39

91300.00

This Instrument Prepared By:
James F. Burford, III
Suite 200, 100 Vestavia Office Park
Birmingham, Alabama 35216

Send Tax Notice To:

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Ten and No/100 Dollars (\$10.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of which is acknowledged, I, RANDALL H. GOGGANS, a married man (herein referred to as grantor) do grant, bargain, sell and convey unto CLAUDE A. SMERAGLIA and TRACI A. SMERAGLIA (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 to-wit:

Lot 6-B according to the survey of Cahaba Valley Farms, a single family, residential, estate lot subdivision as recorded in Map Book 15, Page 36 in the Probate Office of Shelby County, Alabama.

SUBJECT TO: (1) Taxes due in the year 1991 and thereafter; (2) Restrictions, covenants and conditions as shown by recorded plat; (3) declaration of restrictive covenants for Cahaba Valley farms to be recorded; (4) Articles of Incorporation and By-Laws of Cahaba Valley Farms Homeowners Association to be recorded; (5) Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 133 Page 170 in Probate Office; (6) Right(s)-of-Way(s) granted to Shelby County by instrument(s) recorded in Deed Book 135, Page 22 in Probate Office; (7) Prescriptive right-of-way along the Eastline of subject property; (8) Public Utility Easements as shown by recorded plat, including a 30-foot easement on the west and north side of said Lot.

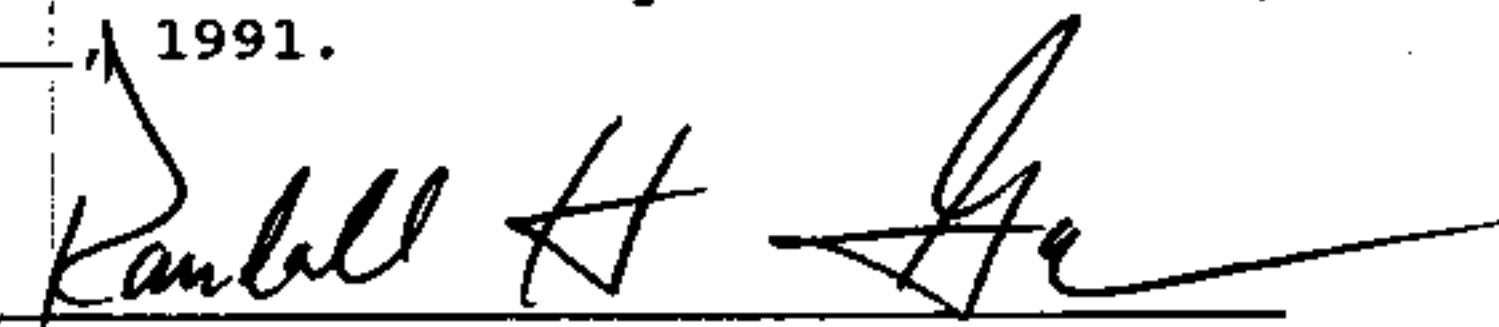
The property conveyed herein is not the homestead of the Grantor.

\$68,000.00 of the consideration recited herein was derived from a mortgage loan closed simultaneously herewith.

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 I do for myself and for my heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I have a good right to sell and convey the same as aforesaid; that I will and my 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, I have hereunto set my hand and seal, this 30 day of MAY, 1991.


Randall H. Goggans

BOOK 345 PAGE 334

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, JAMES F. DUNCAN III, a Notary Public in and for said County, in said State, hereby certify that RANDALL H. GOGGANS whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 30 day of MAY, 1991.

[Signature]
Notary Public
My Commission Expires 3-1-94

BOOK 345 PAGE 335

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

91 MAY 31 PM 2:49

[Signature]
JUDGE OF PROBATE

1. Notary Fee	29.50
2. State Fee	5.00
3. County Fee	3.00
4. Recording Fee	1.00
5. Other Fees	
Total	38.50