

This instrument was prepared by

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

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of NINETY THREE THOUSAND FIVE HUNDRED & NO/100----
(\$93,500.00) DOLLARS to the undersigned grantor, Portrait Homes, Inc. a
corporation, (herein referred to as the GRANTOR), in hand paid by the GRANTEEES
herein, the receipt of which is hereby acknowledged, the said GRANTOR does by
these presents, grant, bargain, sell and convey unto Gary H. Smart and wife,
Rebecca W. Smart (herein referred to as GRANTEEES) 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 and right of reversion, the following
described real estate, situated in Shelby County, Alabama:

Lot 75, according to the Survey of Greenfield, Sector Two, as recorded in Map
Book 16, Page 106, in the Probate Office of Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and
rights of way, if any, of record.

\$83,500.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 164 Greenfield Lane, Alabaster, Alabama 35007

TO HAVE AND TO HOLD to the said GRANTEEES 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 it 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 GRANTEEES, their heirs,
executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its Vice President, Robert L. Snider, who
is authorized to execute this conveyance, hereto set its signature and seal, this
the 11th day of December, 1992.

Portrait Homes, Inc.

By: Robert L. Snider
Robert L. Snider, Vice President

STATE OF ALABAMA

COUNTY OF SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said state, hereby
certify that Robert L. Snider whose name as the Vice President of Portrait Homes,
Inc., 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 11th day of December, 1992

COURTNEY H. MASON, JR.
MY COMMISSION EXPIRES
3-5-95

Notary Public

1992-30835

12/16/1992-30335
03:50 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
16.50