

This instrument was prepared by

Send Tax Notice To: MICHAEL E. SMITH
name 1252 Willow Creek Plac
Alabaster, AL 35007
address

(Name) HOLLIMAN, SHOCKLEY & KELLY
3821 Lorna Road, Suite 110
(Address) Birmingham, Alabama 35244

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP LAND TITLE COMPANY OF ALABAMA

STATE OF ALABAMA

JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Ninety-four Thousand Five Hundred and NO/100----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
STUART H. ARNOLD and wife, KELLY K. ARNOLD

(herein referred to as grantors) do grant, bargain, sell and convey unto

MICHAEL E. SMITH and CAROLYN D. SMITH
(herein referred to as GRANTEES) as joint tenants with right of survivorship, the following described real estate situated in _____
Shelby County, Alabama to-wit:

Lot 5, according to the Survey of Willow Creek, Phase Two, as recorded
in Map Book 9, Page 102 A & B, in the Probate Office of Shelby County,
Alabama.

SUBJECT TO:

1. Taxes for the year 1993 and subsequent years.
2. Easements, restrictions, reservations, rights-of-way, limitations,
covenants and conditions of record, if any.

\$94,245.00 of the purchase price recited above was paid from a mortgage
loan closed simultaneously herewith.

Inst # 1993-22790
08/03/1993-22790
09:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 9.00

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being
the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of
the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and
if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs
and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted
above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) 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, we have hereunto set our hand(s) and seal(s), this 30th
day of July, 19 93

WITNESS:

(Seal)

(Seal)

(Seal)

Stuart H. Arnold (Seal)
STUART H. ARNOLD
Kelly K. Arnold (Seal)
KELLY K. ARNOLD

STATE OF ALABAMA

JEFFERSON COUNTY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State,
hereby certify that STUART H. ARNOLD and KELLY K. ARNOLD
whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me
on this day, that, being informed of the contents of the conveyance they executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this 30th day of July A. D., 19 93

My Commission Expires: 3-12-97

James H. Holliman
Notary Public.