

This instrument was prepared by

Send Tax Notice To: RODGER E. SMITH
name 1937 Chestridge Drive
Birmingham, Alabama 35244
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

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of Three Hundred Thirty-eight Thousand and No/100----- DOLLARS

to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

JUDITH COLLINS MCGOWAN, an unmarried woman
(herein referred to as grantors) do grant, bargain, sell and convey unto

RODGER E. SMITH and JACQUELINE R. 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 1201, according to the Survey of Riverchase Country Club, Nineteenth Addition, Residential Subdivision, as recorded in Map Book 9, Page 59, in the Probate Office of Shelby County, Alabama.

SUBJECT TO:

1. Taxes for the year 1994 and subsequent years.
2. Easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any.

\$300,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

Inst # 1993-38785

12/06/1993-38785
01:45 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
DOY MCD 46.50

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, I have hereunto set my hand(s) and seal(s), this 29th
day of November, 1993.

WITNESS:

(Seal)

(Seal)

(Seal)

Judith Collins McGowan (Seal)
JUDITH COLLINS MCGOWAN

(Seal)

(Seal)

STATE OF ALABAMA

General Acknowledgment

JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that JUDITH COLLINS MCGOWAN, an unmarried woman 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 she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of November, A. D., 1993

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar. 12, 1997.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

James H. Williams
Notary Public.