THIS INSTRUMENT PREPARED BY: HILL & WEATHINGTON, P.C. 819 Parkway Drive, S.E. Leeds, Alabama 35094

Send Tax Notice To: Joel D. Smiley 620 Gallups Crossroads Harpersville, AL 35078

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 ONE HUNDRED TWENTY NINE THOUSAND SIX HUNDRED SEVENTY AND NO/100 (\$129,670.00) DOLLARS to the undersigned Grantor, CURTIS WHITE COMPANIES, INC. a corporation, (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 JOEL D. SMILEY AND HEIDI K. SMILEY (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:

SEE EXHIBIT "A" FOR COMPLETE LEGAL DESCRIPTION.

\$116,700.00 of the above consideration was paid by 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 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said Grantor, by its Vice President, Joseph C. White, who is authorized to execute this conveyance, has hereto set its signature and seal this the 20th day of July, 1994

CURTIS WHITE COMPANIES, INC.

ATTEST:

Secretary

JOSEPH C. WHITE, VICE

09:11 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

24.00 OOS NCD

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Joseph C. White, whose name as Vice President of Curtis White Companies, 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 20th day of July, 1994.

My Commission Expires: 1/25/94

EXHIBIT "A"

A parcel of land situated in Section 21, Township 19 South, Range 2 East, in Shelby County, Alabama, and more particularly described as follows:

Commence at the Southwest corner of SW 1/4 of NW 1/4, Section 21, Township 19, Range 2 East; thence North along Section line 129 feet, more or less, to Northern right of way of Shelby County Road #62; thence turn 54 degrees 14 minutes right and run along said right of way a chord distance of 400 feet to point of beginning; thence continue along said right of way for a distance of 400 feet to an iron; thence turn 54 degrees 14 minutes left for 406.00 feet; thence turn 125 degrees 46 minutes left for 400.00 feet; thence turn 54 degrees 14 minutes left for 406.00 feet to point of beginning.

Inst # 1994-23845

08/01/1994-23845 09:11 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 24.00 DOS MCD