

This instrument was prepared by

Courtney Mason & Associates PC
1904 Indian Lake Drive, Ste 100
Birmingham, Alabama 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of EIGHTY NINE THOUSAND NINE HUNDRED & NO/100----
(\$89,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the
GRANTEES herein, the receipt whereof is acknowledged, we, Mark D. Schlosser and
wife, Kristen B. Schlosser (herein referred to as grantors), do grant, bargain,
sell and convey unto Susan H. Smith and husband, Jerry S. Smith (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 4, Block 6, according to the Map and Survey of Green Valley, 2nd Sector,
as recorded in Map Book 6 page 21 in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

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

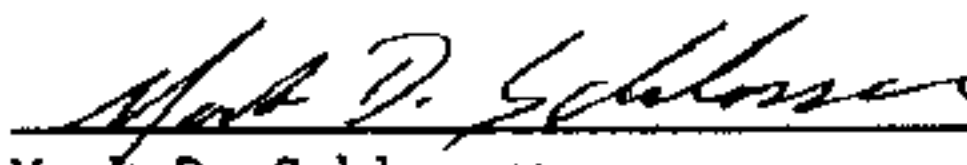
\$88,196.00 of the above-recited purchase price was paid from a mortgage loan
closed simultaneously herewith.

GRANTEES' ADDRESS: 307 Joye Lane, Montevallo, Alabama 35115.

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 (we) do, for myself (ourselves) and for my (our) heirs, executors and
administrators, covenant with 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 stated 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 hands and seals, this 26th day of
June, 1996.


Mark D. Schlosser (SEAL)

Kristen B. Schlosser (SEAL)

06/28/1996-20972
01:35 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
801 MCJ 10.50

STATE OF ALABAMA

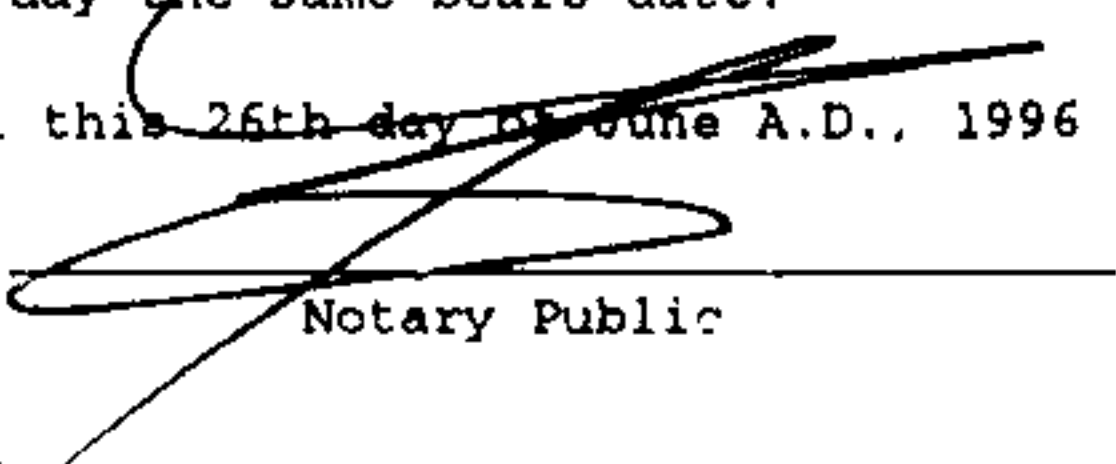
SHELBY COUNTY COUNTY

General Acknowledgment

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Mark D. Schlosser and wife, Kristen B. Schlosser 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 26th day of June A.D., 1996

COURTNEY MASON JR.
MY COMM. EXPIRES 12/31/99


Notary Public