

This instrument was prepared by

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

1997-09918

STATE OF ALABAMA
SHELBY COUNTY

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR
11:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
KNOW ALL MEN BY THESE PRESENTS,

That in consideration of ONE HUNDRED FORTY NINE THOUSAND NINE HUNDRED & NO/100 (\$149,900.00) DOLLARS to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we, Michael Tracy Smith and wife, Terry Radford Smith (herein referred to as grantors), do grant, bargain, sell and convey unto Charles Owens Warlick and wife, Mary Claire Warlick (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 20, according to the Survey of Dearing Downs, Tenth Addition, as recorded in Map Book 14 page 86 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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


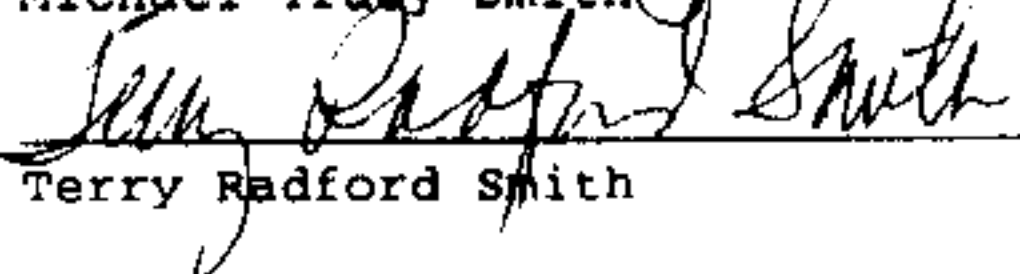
\$110,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

GRANTEES' ADDRESS: 1710 Native Dancer Drive Helena, Alabama 35080

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 28th day of March, 1997.


Michael Tracy Smith (SEAL)

Terry Radford Smith (SEAL)

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 Michael Tracy Smith and wife, Terry Radford Smith 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 28th day of March A.D., 1997


Notary Public

3/28/97