

This instrument was prepared by:

(Name) Holliman, Shockley & Kelly
(Address) 2491 Pelham Parkway
Pelham, Al. 35124

Send Tax Notice to:

(Name) Richard W. Smith & Sonja R. Smith
(Address) 317 St. Charles Way
Helena, Al. 35080**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 Seven Thousand One Hundred Fifty & No/100----- DOLLARS
to the undersigned grantor or grantors in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, we
J. Dennis Sims D/B/A JDS Homes
(herein referred to as grantors), do grant, bargain, sell and convey unto

Richard W. Smith and Sonja R. Smith, Husband and Wife

(herein referred to as GRANTEE), as joint tenants, with right of survivorship, the following described real estate, situated in
Shelby County, Alabama, to-wit:

Lot 39, according to the Survey of St. Charles Place, Phase Three, Sector 3,
as recorded in Map Book 22, Page 2, in the Probate Office of Shelby County,
Alabama.

SUBJECT TO: (1) Taxes for the year 1997 and subsequent years; (2) Easements,
restrictions, reservations, rights-of-way, limitations, covenants and conditions
of record, if any; (3) Mineral and mining rights, if any.

\$106,366.00 of the purchase price recited above was paid from the proceeds of a
first mortgage loan executed and recorded simultaneously herewith.

Inst # 1997-22126

07/14/1997-22126
02:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 9.50

TO HAVE AND TO HOLD, unto the said GRANTEE 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 said GRANTEE, 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 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 GRANTEE, 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 1st
day of July, 19 97.

WITNESS

(Seal)

(Seal)

(Seal)

J. Dennis Sims
J. Dennis Sims D/B/A JDS Homes (Seal)

(Seal)

(Seal)

STATE OF ALABAMA

Shelby

County

General Acknowledgment

I, the undersigned authority _____, a Notary Public in and for said County, in said State, hereby
certify that J. Dennis Sims D/B/A JDS Homes _____, 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,
he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 1st day of July

3-12-2001

My Commission Expires

J. Dennis Sims
Notary Public