This instrument was prepared by

Holliman, Shockley & Kelly

2491 Pelham Parkway

Leta V. Smith 621 Park Forest Lane Alabaster, AL 35007

SEND TAX NOTICE TO:

James Smith, Jr.

(Address) Pelham, AL 35124 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO BURYLYOR

STATE OF ALABAMA COUNTY OF SHELBY

LAND TITLE COMPANY OF ALABAMA, Birmingham, Alabama KNOW ALL MEN BY THESE PRESENTS.

That in consideration of One Hundred Twenty-Eight Thousand and no/100------ DOLLARS

in the undersigned granter, J. Harris Development Corporation 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

James Smith, Jr. and wife Leta V. Smith

(herein referred to an 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 32, according to the Survey of Park Forest Subdivision, Fourth Sector, as recorded in Map Book 18 page 95 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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.

\$ 98,000.00 of the purchase price recited above was paid from the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

Inst # 1998-00676

01/09/1998-00676 08:59 AM CERTIFIED SHELDY COUNTY JUDGE OF PRODATE

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 helps 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 is lawfully seized in fee simple of said premises, that they are free from all encum-

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 beirs, executors and assigns forever, against the lawful claims of all persons

IN WITNESS WHEREOF, the said GRANTOR, by itsVice President, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 19th day of December

Ser return

ATTEST:

J. Harris Development Corporation

ALABAMA STATE OF COUNTY OF SHELBY

the undersigned authority

a Notary Public in and for said County in said

State, bereby certify that Jack A. Harris Whate name as Vice President of J. Harris Development Corporation 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 the

December

FORMING LIGHT