

This instrument was prepared by:
Martin, Drummond, & Woosley, P.C.
2204 Lakeshore Drive, Suite 130
Birmingham, Alabama 35209

Warranty Deed, Joint Tenants with Right of Survivorship

State of Alabama
Jefferson County

Know All Men By These Presents,

That in consideration of Two Hundred Twenty-Four Thousand Nine
Hundred Dollars and No/100

to the undersigned grantor, Banks Home Building, Inc. and Brigham
Williams and Associates, Inc. d/b/a Brigham Williams Realtors
(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 D. Smith and Lucy W. Smith

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

Lot 40, according to the map of Quail Ridge Subdivision as recorded
in Map Book 22, Page 35, in the Probate Office of Shelby County,
Alabama; being situated in Shelby County, Alabama.

\$179,900.00 of the above recited purchase price was paid from a
mortgage loan closed simultaneously herewith.

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

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants with
right of survivorship. And said GRANTOR does for itself, its
successors and assigns, covenant with said GRANTEES, their heirs,
and assigns, that GRANTOR is lawfully seized in fee simple for said
premises; that said premises are free from all encumbrances unless
otherwise noted above; that GRANTOR has a good right to sell and
convey the same as aforesaid; and that GRANTOR 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 GRANTORS, by its President
AND President, who are authorized to execute this
conveyance, has hereto set its signature and seal, this the 29th
day of May, 1998.

BRIGHAM WILLIAMS AND ASSOCIATES,
INC. D/B/A BRIGHAM WILLIAMS
REALTORS

BY:

ITS:

BANKS HOME BUILDING, INC.

BY:

ITS: President

06/02/1998-20235
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 56.00

Inst # 1998-20235

THE STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Thomas Brigham JR, whose name as President of Brigham Williams and Associates d/b/a Brigham Williams Realtors, 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 _____ and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal of office this the 29th day of May, 1998.


Notary Public

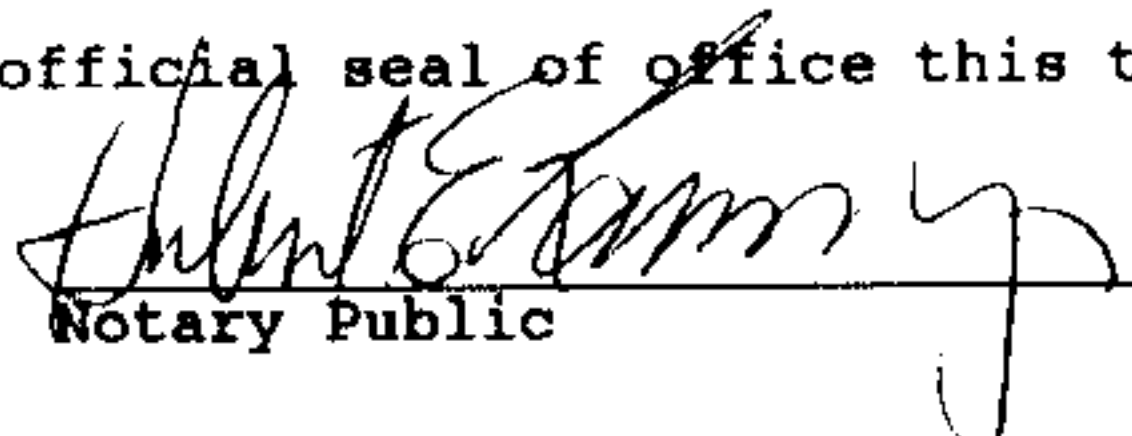
My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MAY 6, 2001

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Shirley Banks, whose name as President of Banks Home Building, Inc., 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 _____ and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal of office this the 29th day of May, 1998.


Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: MAY 6, 2001

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