

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Hwy. 280E, Suite 290E
Birmingham, AL 35223

SEND TAX NOTICE TO:
WILLIAM D. ACTON
CINDY P. ACTON
Lot 167, Highland Lakes, 1st Sector
Birmingham, AL 35242

STATE OF ALABAMA)
COUNTY OF SHELBY}

09/23/1998-37186
02:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 64.50

Warranty Deed/JTWROS

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **FIFTY-SIX THOUSAND DOLLARS AND NO/100's (\$56,000.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I/we DAVID J. SMELCER and wife, ROBIN W. SMELCER, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey unto **WILLIAM D. ACTON and CINDY P. ACTON** (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in SHELBY County, Alabama:

Lot 167, according to the Map of Highland Lakes, 1st Sector, an Eddleman Community, as recorded in Map Book 18, Page 37 A, B, C, D, E, F & G, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1st Sector, recorded as Instrument #1994-07112 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to:

Ad valorem taxes for 1998 and subsequent years not yet due and payable until October 1, 1998.

Existing covenants and restrictions, easements, building lines, and limitations of record.

Restrictions and conditions set out in that certain deed recorded in Instrument #1997-23732 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD Unto the said GRANTEES 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 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 noted above, that I/we have a good right to sell and convey the same as aforesaid, and that I/we will and my/our heirs, executors, and administrators 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, I/we have hereto set my/our hand(s) and seal(s), this the 4th day of September, 1998.

DAVID J. SMELCER

ROBIN W. SMELCER

STATE OF ALABAMA)
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that DAVID J. SMELCER and ROBIN W. SMELCER, 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 4th day of September, 1998.

Notary Public

My Commission Expires: 5/29/99 186

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CLAYTON T. SWEENEY, ATTORNEY AT LAW