

THIS INSTRUMENT PREPARED BY:

SEND TAX NOTICE TO:

JAMES R. MONCUS, JR.
ATTORNEY AT LAW
1313 ALFORD AVENUE
BIRMINGHAM AL 35226

Shakil A. Khan
620 Bayhill Road
Birmingham, AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA)

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **Three Hundred Forty-Four Thousand and no/100 Dollars (\$344,000.00)** and other good and valuable consideration to the undersigned grantor (whether one or more, in hand paid by the grantees herein, the receipt whereof is acknowledged, I or we,

MIKE D. SMITH AND WIFE, KIMBERLY ADA SMITH

(herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto

SHAKIL A. KHAN AND HASEENA B. KHAN

(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, the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 15, according to the Survey of Heatherwood Forest, Sector 1, as recorded in Map Book 13, Page 144, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to all easements, restrictions, and rights-of-way of record.

Subject to ad valorem taxes for the current year and thereafter.

\$227,150.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.



TO HAVE AND TO HOLD, the same unto the 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 for such survivor forever.

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 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.

Inst # 1998-37262

09/24/1998-37262
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CMH 128.00

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this 14th day of September, 1998.

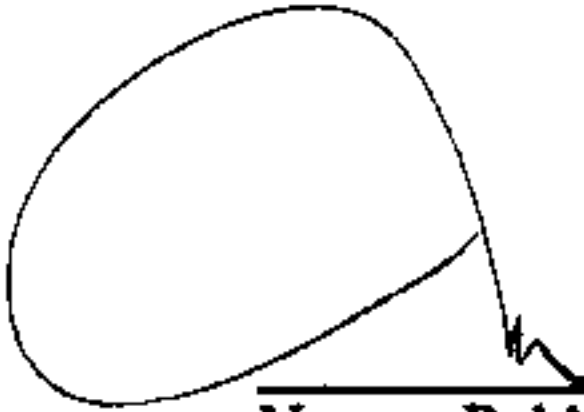

MIKE D. SMITH

KIMBERLY ADA SMITH

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Mike D. Smith and wife, Kimberly Ada Smith, whose names is/are signed to the foregoing conveyance and who is/are known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 14th day of September, 1998.



Notary Public

MY COMMISSION EXPIRES: 2/23/00

Inst # 1998-37262

09/24/1998-37262
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 120.00