

**WARRANTY DEED
JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**

STATE OF ALABAMA)
COUNTY OF SHELBY)

That in consideration of \$122,500.00 to the undersigned Grantor, James T. Eddings, and wife Elizabeth B. Eddings, 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 Micky G. Smith and wife Merita J. 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 53, according to the Map and Survey of Willow Creek, Phase Two, recorded in Map Book 9 page 102 A & B in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Property Address: 1148 Willow Creek Court, Alabaster, AL 35007

Property to become the Homestead of the Grantees.

Subject to taxes for the year 1999 and subsequent years, easements, restrictions, reservations, rights-of-way, limitations, covenants and conditions of record, if any, and mineral and mining rights, if any.

\$119,700.00 of the purchase price is being paid by the proceeds of a first mortgage loan executed and recorded simultaneously herewith.

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 heirs 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 encumbrances, 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 heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, who is authorized to execute this conveyance, has hereto set its signature and seal, this the 23 day of February, 19 99

By:

James T. Eddings
Grantor

Elizabeth B. Eddings
Grantor

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that James T. Eddings and wife Elizabeth B. Eddings whose name(s) 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 executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 23 day of February, 1999

[Signature]
Notary Public

Commission Expires 12/23/00

THIS INSTRUMENT PREPARED BY:

Kevin K. Hays, PC
200 Canyon Park Drive
Pelham, AL 35124

SEND TAX NOTICES TO:

Mickey G. Smith
Merita J. Smith
1148 Willow Creek Court
Alabaster, AL 35007

Inst # 199-08398
03/02/1999-08398
08:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JCH

Inst # 1999-08398