

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

SEND TAX NOTICE TO:
JAMES D. SMITH
ALISA Y. SMITH
4045 CROSS GROVE CIRCLE
BIRMINGHAM, AL 35242

STATE OF ALABAMA}
COUNTY OF Shelby}

Warranty Deed ILWROS

KNOW ALL MEN BY THESE PRESENTS. That in consideration of ONE HUNDRED SIXTY-SIX THOUSAND AND NO/100 DOLLARS (\$166,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt of whereof is acknowledged, I, EDNA T. LOHMANN, an unmarried woman, and BARBARA COX KOEHLER, TRUSTEE of the TESTAMENTARY TRUST U/W OF KARL LOHMANN each having a 1/2 interest in subject property, (herein referred to as grantors, whether one or more) do grant, bargain, sell, and convey their respective 1/2 interest unto JAMES D. SMITH and ALISA Y. SMITH (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in Shelby County, Alabama:

Lot 28, according to the Survey of Little Ridge Estates, as recorded in Map Book 9, Page 174 A & B, in the Probate Office of Shelby County, Alabama.

Subject to:

Ad valorem taxes for 1999 and subsequent years not yet due and payable until October 1, 1999. Existing covenants and restrictions, easements, building lines, and limitations of record.

\$111,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 31st day of March, 1999.

Edna T. Lohmann

EDNA T. LOHMANN

Barbara Cox Koehler, Trustee

BARBARA COX KOEHLER, TRUSTEE OF THE
TESTAMENTARY TRUST U/W OF KARL LOHMANN

STATE OF ALABAMA}
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that EDNA T. LOHMANN, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of March, 1999.

[Signature]
Notary Public

My Commission Expires: 5/29/99

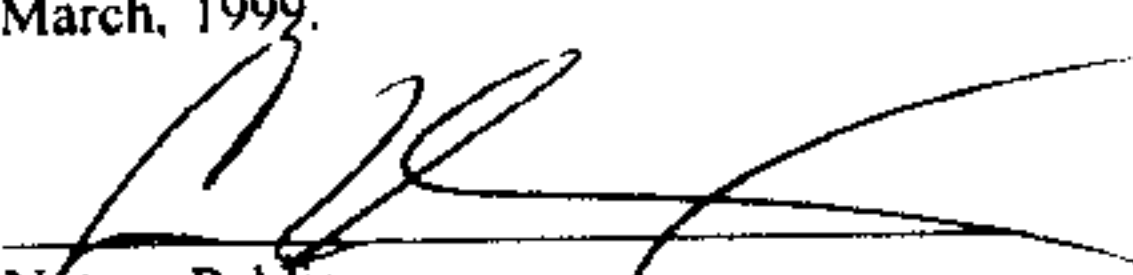
Inst # 1999-15619

04/13/1999-15619
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 66.00

STATE OF ALABAMA)
JEFFERSON COUNTY}

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that BARBARA COX KOEHLER, TRUSTEE OF THE TESTAMENTARY TRUST U/W OF KARL LOHMANN, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she, in her capacity as Trustee and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of March, 1999.


Notary Public
My Commission Expires. 05/29/99

Inst # 1999-15619

04/13/1999-15619
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
302 CRW 66.00