

This instrument prepared by:
John R. Randolph, Attorney
Stote & Permutt P.C.
2222 Arlington Avenue
Birmingham, Alabama 35205

Send Tax Notice to:
Jeffery D. Smith
Jennifer K. Smith
1104 Tulip Circle
Alabaster, AL 35007

CORPORATION FORM STATUTORY WARRANTY DEED

State of Alabama

KNOW ALL MEN BY THESE PRESENTS,

Shelby County

That in consideration of One Hundred Twenty-Six Thousand and 00/100 (\$126,000.00) Dollars to the undersigned grantor, Mortgage Guaranty Insurance Corporation, a corporation, in hand paid by Jeffery D. Smith and Jennifer K. Smith, the receipt whereof is acknowledged, the said grantor does by these presents, grant, bargain, sell and convey unto Jeffery D. Smith and Jennifer K. Smith, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 91, according to the Survey of Autumn Ridge, as recorded in Map Book 12, Pages 4, 5 and 6, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Ad valorem taxes for the current tax year which grantees herein assume and agree to pay.
2. Restrictions as shown by recorded Map.
3. Restrictions appearing in Real 174, Page 504, in the Probate Office of Shelby County, Alabama.
4. Right of way granted to Alabama Power Company by instrument recorded in Real 220, Page 455 and Real 220, Page 463, in the Probate Office of Shelby County, Alabama.

\$119,700.00 of the above mentioned consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

5. All rights of redemption arising from that certain foreclosure deed recorded in Inst. #1999-6780.

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.

IN WITNESS WHEREOF, Thomas A. Drew, Vice President of Mortgage Guaranty Insurance Corporation, who is authorized to execute this conveyance, has hereto set his signature and seal, this the 20 day of May, 1999. (1999)

Mortgage Guaranty Insurance Corporation

NOTE: Jeffery D. Smith and Jeffery D. Smith are one and the same person.

by, Thomas A. Drew
its Vice President

STATE OF Wisconsin
MILWAUKEE COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Thomas A. Drew whose name as Vice President of Mortgage Guaranty Insurance Corporation, a corporation, whose name as such officer 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 20 day of May, 1999.

LORETTE F. SEIDNER
Notary Public, State of Wisconsin
My Commission Expires 4/20/2001

Lorette F. Seidner
Notary Public
Affix Seal

Inst # 1999-22674

06/01/1999-22674
09:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMS 15.00