This instrument prepared by: Anthony D. Snable, Attorney 1629 11th Avenue South Birmingham, Alabama 35205 SEND TAX NOTICE TO: JAMES A. SMITH JULIA P. SMITH 144 COTTON CIRCLE VINCENT, AL 35178

11/29/2000-40929 9:11 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

FILE #S00285

WARRANTY DEED

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of ONE HUNDRED THIRTY EIGHT THOUSAND FOUR HUNDRED and 00/100 DOLLARS (\$138,400.00) to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we, ROLAND H. HENSON and WIFE, PATRICIA P. HENSON (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto JAMES A. SMITH and JULIA P. SMITH (herein referred to as GRANTEES, whether one or more), as joint tenants with right of survivorship, the following described real estate, situated in SHELBY County, Alabama towit:

FOR LEGAL DESCRIPTION SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE:

SUBJECT TO:

- 1. Advalorem property taxes for the current tax year, 2001.
- 2. Easements, restrictions, covenants and reservations of record.

\$124,500.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES as joint tenants, with right of survivor ship, 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, his, her or 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 grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I/(we), have hereunto set my (our) hand(s) and seal(s) this 21st day of November, 2000.

ROLAND H. HENSON

JOHN DIENICON

STATE OF ALABAMA JEFFERSON COUNTY

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that ROLAND H. HENSON and WIFE, PATRICIA P. HENSON 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/THEY executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of November, 2000.

Notary Public ANTHONY D. SNABLE

My commission expires 11-2-03

EXHIBIT "A"

Lot Number 16, Phase Two, of The Willows Subdivision, currently an unapproved subdivision, being more particularly described as follows:

For a point of beginning, commence at the Northeast corner of the SW ½ - NW ½ of Section 21, Township 19 South, Range 2 East, Shelby County, Alabama, and proceed South 3°03′18" West along the East boundary of said SW ½ - NW ½ for 25.43 feet to the Southeast corner of the aforementioned Lot Number 16; thence North 86°25′27" West along the South boundary of said Lot Number 16 for 170.19 feet to a point on the East right of way boundary of Plantation Circle (R/W 60′), said point also being the Southwest corner of Lot Number 16; thence North 3°29′13" East along the East right of way boundary of said Plantation Circle and the West boundary of Lot Number 16 for 99.73 feet to the Northwest corner of said Lot Number 16; thence leaving said right of way proceed South 86°30′47" East along the North boundary of said Lot Number 16 for 170.00 feet to a point on the East boundary of the NW ½ - NW ½ of the aforementioned Section 21, said point being the Northeast corner of said Lot Number 16; thence South 3°29′13" West along the East boundary of said Lot Number 16 for 74.57 feet, back to the point of beginning of herein described parcel or lot.

The above described parcel or lot is located in the NW ¼ - NW ¼ and the SW ¼ - NW ¼ all in Section 21, Township 19 South, Range 2 East, Shelby County, Alabama and is the one lot exclusion from the above described subdivision allowed by the Shelby County Health Department and the State of Alabama's rules and regulations for subdivision development.

RHH

nst # 2000-40929

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SHELBY COUNTY JUDGE OF PROBATE
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