SEND TAX NOTICES TO: STEVEN A. SMITH 136 SILVER STONE LANE ALABASTER, AL 35007

WARRANTY DEED

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of One Hundred Ninety-One Thousand Seven Hundred Twenty-Nine and 76/100 Dollars (\$191,729.76) to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged, LINDSEY DEVELOPMENT COMPANY, L.L.C., (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto STEVEN A. SMITH and LISA M. SMITH, (herein referred to as "Grantee"), as joint tenants with rights of survivorship, the following described real estate situated in Shelby County, Alabama, to wit:

Lot 26, according to the Survey of Stage Coach Trace, Sector 1, as recorded in Map Book 25, Page 24 A, B and C, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to all easements, restrictions, covenants, rights of way and covenants of record; 2001 and subsequent years not yet due and payable.

\$ 182,050.00 of the purchase price recited herein was paid from the proceeds of two mortgage loans closed simultaneously herewith.

The Grantor certifies herein that the Articles of Organization and Operating Agreement of said Limited Liability Company have not been modified or amended.

TO HAVE AND TO HOLD the described premises to Grantees, as joint tenants with right of survivorship, their heirs, executors, successors 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 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 THE GRANTOR does for itself, successors and assigns, covenant with said Grantee, their heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and its successors and assigns shall warrant and defend same to said Grantee, their heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 23rd day of May, 2001.

LINDSEY DEVELOPMENT COMPANY, L.L.C.

BY: (GRANTOR) ROBERT LINDSEY

ITS MANAGING MEMBER

STATE OF ALABAMA JEFFERSON COUNTY Inst # 2001-21857

05/30/2001-21857

10:19 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 21.00

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that ROBERT LINDSEY, whose name as MANAGING MEMBER OF LINDSEY DEVELOPMENT COMPANY, L.L.C.,, 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 said instrument, he, as such member, and with full authority, executed the same voluntarily, as an act of said limited liability company.

Given under my hand and official seal, this 23rd day of May, 2001.

NOTARY PUBLIC Anne R. Strickland

My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY: Anne R. Strickland, Attorney at Law 5330 Stadium Trace Parkway, Suite 250 Birmingham, AL 35244 (205) 733-1303