

THIS INSTRUMENT PREPARED BY:
Beadles, Newman & Lawler
3500 Hulen
Fort Worth, Tx 76107

SEND TAX NOTICE TO:
Mark A. Smith and
Julie A. Smith
2186 Baneberry Drive
Birmingham, AL 35244

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of Two Hundred Eighty-Five Thousand and 00/100-----Dollars (\$285,000.00) to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we **GREGORY A. WILCOX AND WIFE, CYNTHIA M. WILCOX**, (herein referred to as grantors, whether one or more) does grant, bargain, sell and convey unto Mark A. Smith and Julie A. Smith (herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in **SHELBY** County, ALABAMA:

LOT 2422, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 24TH ADDITION, AS RECORDED IN MAP BOOK 10, PAGE 64, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Subject to:
Ad valorem taxes for 2001 and subsequent years not yet due and payable until October 1, 2001. Existing covenants and restrictions, easements, building lines, and limitations of record.
\$228,000.00 of the consideration was paid from 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 served or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest is 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 we do for ourselves and for our heirs, executors and administrators, covenant with the said GRANTEES their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; and that we will and 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, we have hereunto set our hands and seals this 13th day of April, 2001.

Gregory A. Wilcox
GREGORY A. WILCOX
Cynthia M. Wilcox
CYNTHIA M. WILCOX

STATE OF Illinois
Jayewell COUNTY

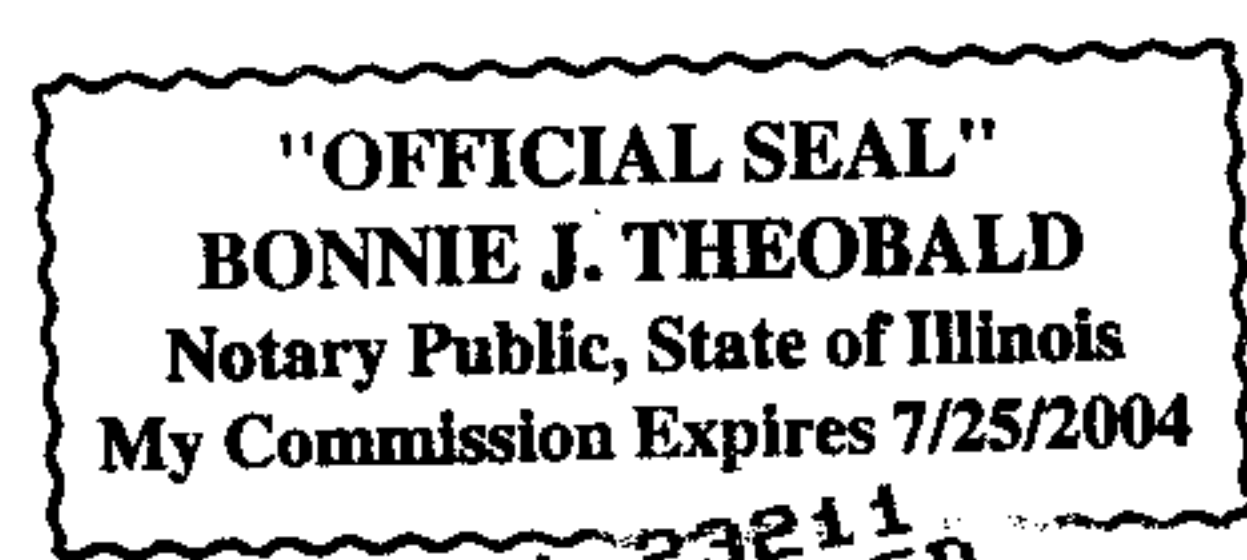
I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **GREGORY A. WILCOX**, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, (s)he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 13th day of April, 2001.

Bonnie J. Theobald
Notary Public

My Commission Expires: 7-25-04

AFFIX SEAL



06/07/2001-23211
10:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOE MEL 71.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF Illinois }
Lane COUNTY }

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that **CYNTHIA M. WILCOX**, 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, (s)he executed the same voluntarily on the day the same bears date.

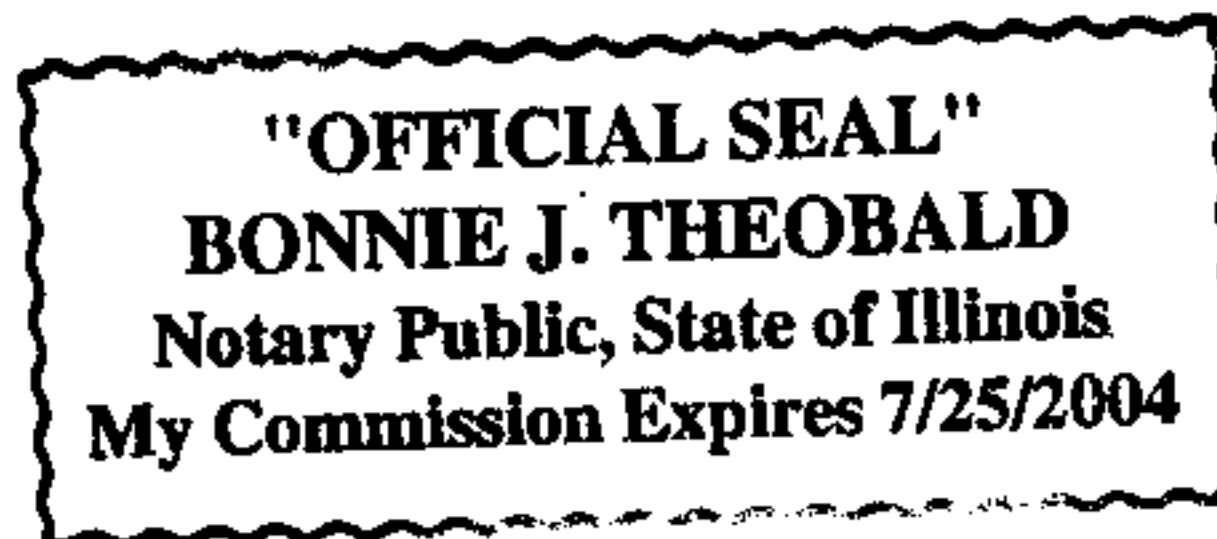
Given under my hand and official seal this 13 day of April, 2001.

Bonnie J. Theobald
Notary Public

My Commission Expires: 7-25-04

AFFIX SEAL

AFTER RECORDING RETURN TO:



Inst # 2001-23211

06/07/2001-23211
10:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 71.00