

John R. Holliman
2491 Pelham Parkway
Pelham, Alabama 35124

WARRANTY DEED, JOINTLY FOR
LIFE WITH REMAINDER TO
SURVIVOR

Sales price:\$420,000.00

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of Ten and no/100 (\$10.00) Dollars to the undersigned GRANTORS in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, Lester C. Ruttko and Linda J. Ruttko, husband and wife, (hereinafter referred to as GRANTORS), do hereby grant, bargain, sell and convey unto Nancy A. Smith and Kirk A. Smith, husband and wife, (hereinafter referred to as GRANTEES), for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in the County of Shelby and State of Alabama, to-wit:

Lot 359 according to the Survey of Amended Map of Highland Lakes 3rd Sector, Phase I, an Eddleman Community as recorded in Map Book 21, Page 124, Shelby County, Alabama Records.

This conveyance is hereby made subject to restrictions, easements and rights of way of record in the Probate Office of Shelby County, Alabama.

Send Tax Notice to:

Nancy A. Smith
1449 Highland Lakes Trail
Birmingham, AL 35242

\$300,700.00 was paid from a first mortgage recorded herewith. OKH
#98,300.00 WAS PAID FROM A SECOND MORTGAGE RECORDED HEREWITH.

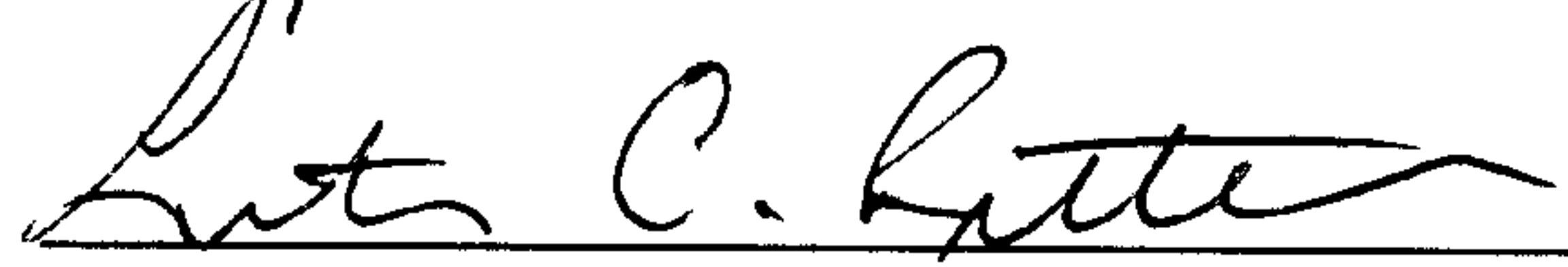
Together with all and singular the tenaments, hereditaments and appurtenances thereto belonging or in anywise appertaining in fee simple.

TO HAVE AND TO HOLD the same unto GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of

such survivor forever, together with every contingent remainder and right of reversion.

And said GRANTORS do for themselves, their successors and assigns covenant with the said GRANTEES, their heirs and assigns, that GRANTORS are lawfully seized in fee simple of said premises, that they are free from all encumbrances, unless otherwise noted above, that they are entitled to the immediate possession thereof; that GRANTORS have a good right to sell and convey the same as aforesaid; that GRANTORS will and their heirs and assigns shall, warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on this the 30th day of July, 2002.


Lester C. Ruttko

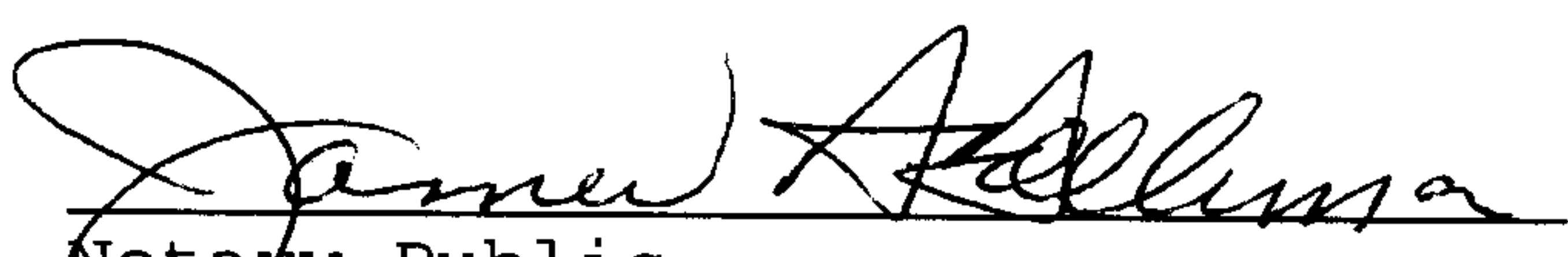

Linda J. Ruttko

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that Lester C. Ruttko and Linda J. Ruttko, husband and wife, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 30th day of July, 2002.


Notary Public

My Commission Expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
~~MY COMMISSION EXPIRES: MARCH 12, 2008~~