

This Instrument Was Prepared By:
G. Wray Morse
Attorney at Law
1920 Valleydale Road
Birmingham, Alabama 35244

Send Tax Notice to:
Christopher R. Smith
108 Wagon Trail
Alabaster, Alabama 35007

STATE OF ALABAMA
COUNTY OF SHELBY

WARRANTY DEED, JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS, That in consideration of other good and valuable considerations and the sum of **One Hundred Sixty Two Thousand Five Hundred and 00/100 Dollars (\$162,500.00)** to the undersigned GRANTORS in hand paid by the GRANTEE herein, the receipt of which is hereby acknowledged, **Edward J. Rink and Anna J. Rink** (hereinafter referred to as GRANTORS), do hereby grant, bargain, sell and convey unto Christopher R. Smith and Robin Smith, Husband and Wife (hereinafter referred to as GRANTEE), 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 24, according to the Survey of Apache Ridge, Sector 5, as recorded in Map Book 17, Page 62, in the Probate Office of Shelby County, Alabama.

Note: \$ 157,625.00 of the above purchase price is in the form of a mortgage in favor of Decision One Mortgage Company, LLC, executed and recorded simultaneously herewith.

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

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

TO HAVE AND TO HOLD the same unto GRANTEE 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 GRANTEE, his 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 GRANTEE, 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 **3rd** day of **February, 2003**.

Edward J. Rink, by Melanie Siow, as his attorney in fact
Edward J. Rink, by Melanie Siow, as his Attorney in Fact
Anna J Rink
Anna J. Rink

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a notary public in and for said county in said state, hereby certify that **Anna J. Rink**, 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the **3rd** day of **February, 2003**.

G. Wray Morse
G. Wray Morse, Notary Public

My Commission Expires: **9/10/2004**

STATE OF ALABAMA
COUNTY OF SHELBY

I, G. Wray Morse, a Notary Public in and for county and in said state, hereby certify that **Melanie Siow**, whose name as Attorney in Fact for **Edward J. Rink**, is signed to the foregoing conveyance and who is known to me, acknowledged before me this date that, being informed of the conveyance, she, in his capacity as such Attorney in Fact, and with full authority, executed the same voluntarily on the date the same bears date.

Given under my hand and seal of office this 3rd day of February, 2003.

My commission expires: **9/10/04**

G. Wray Morse
Notary Public