

This instrument prepared by
Deborah S. Scott
2004 Old Montgomery Hwy, Suite A
Birmingham, Alabama 35244

Send Tax Notice to: Jerry Smith and Kim Smith
1435 19th Avenue
Calera, Alabama 35040

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA]
COUNTY OF SHELBY] KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Eighty Five Thousand Nine Hundred No/100 (\$85,900.00) and other valuable consideration to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, I,

Allen R. Xanders and Margaret H. Xanders, husband and wife

(herein referred to as grantor) do grant, bargain, sell and convey unto

Jerry Smith and Kim Smith

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate situated in **Shelby County, Alabama** to-wit:

Lot 5 and the West 25 feet of Lot 6, in Block 267, according to J. H. Dunston's Map of the Town of Calera, Alabama, situated in Shelby County, Alabama.

Right of way to the Town of Calera as recorded in Volume 285, Page 850.

Mortgage in the amount of \$62,400.00 filed herewith.

Jerry Smith, is one and the same as Jerry W. Smith, Jr.


Kim Smith, is one and the same as Kimberly G. Smith

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 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.

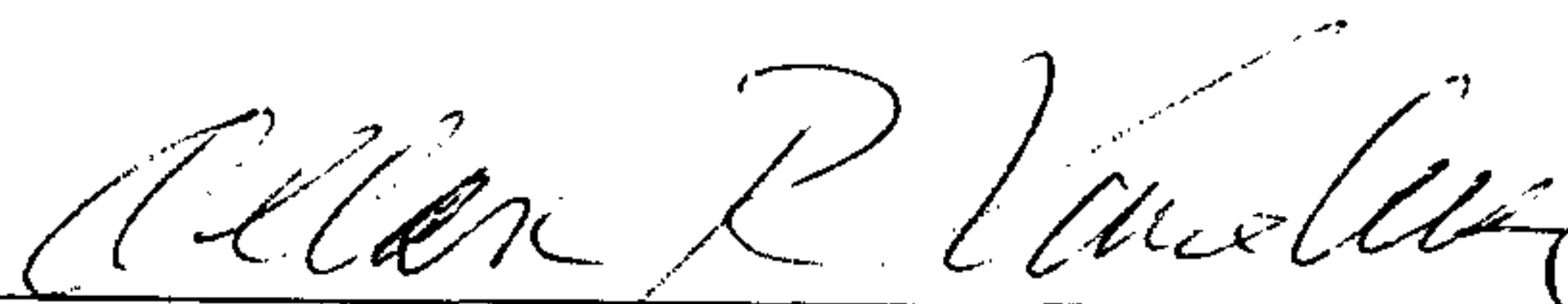
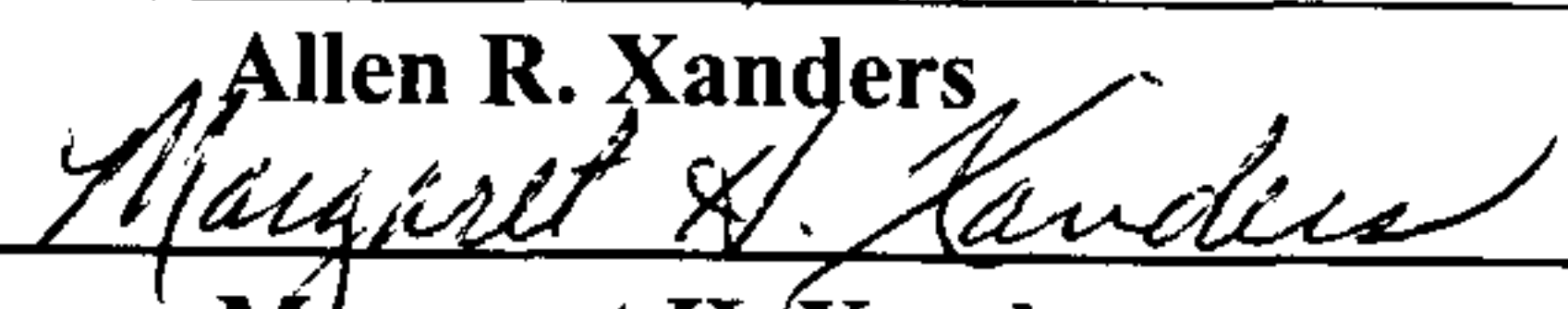
And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenants with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) and my (our) heirs, executors and administrators 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, I have hereunto set my hand(s) and seal(s), this 10th day of November, 2003

WITNESS:

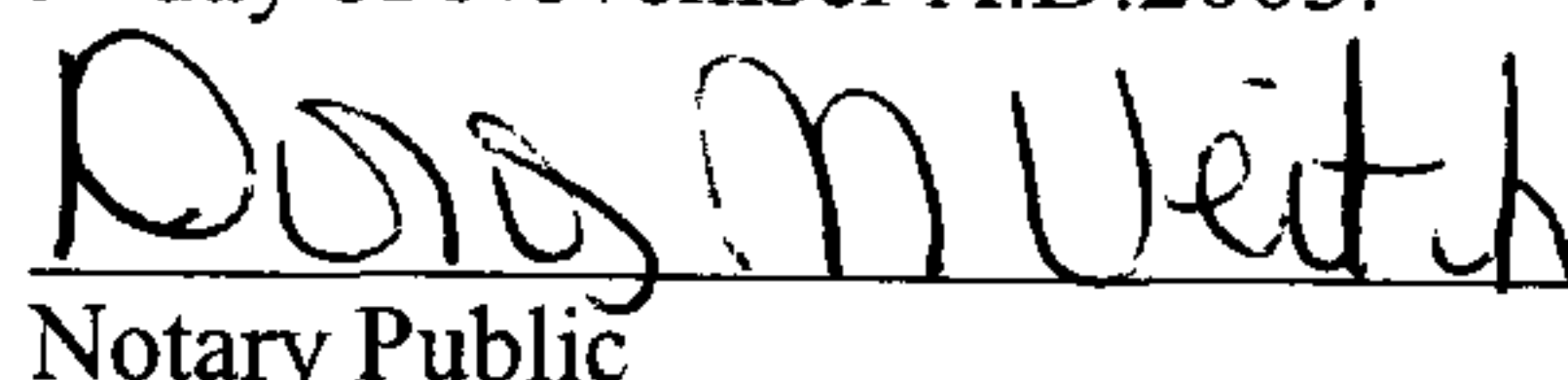


STATE OF ALABAMA]
COUNTY OF Shelby]

 (Seal)
Allen R. Xanders
 (Seal)
Margaret H. Xanders

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Allen R. Xanders and Margaret H. Xanders, husband wife whose name(s) 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 10th day of November A.D.2003.



Notary Public

My commission expires:

5-28-06