

This instrument was prepared by:
Mike T. Atchison
P O Box 822
Columbiana, AL 35051

Send Tax Notice to:
Howard & Kesley Smith
114 North Street
Shelby, AL 35143

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)
SHELBY COUNTY)


20031230000832830 Pg 1/1 18.50
Shelby Cnty Judge of Probate, AL
12/30/2003 14:05:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS, That in consideration of **SEVENTY ONE THOUSAND FIVE HUNDRED DOLLARS AND NO/00 (\$71,500.00)**, and any other good and valuable considerations to the undersigned grantor (whether one or more), in hand paid by grantee herein, the receipt whereof is acknowledged, I or we, **Mark W. Cosper, a single man (herein referred to as grantor)** bargain, sell and convey unto, **Howard J. Smith and Kesley C. Smith (herein referred to as grantees)**, the following described real estate, situated in: Shelby County, Alabama, to-wit:

Lot 6, in Block 10, according to the survey of the Second Addition to Pine Grove Camp, lying above the 397 contour, as recorded in Deed Book 205, Page 197 in the Probate Office of Shelby County, Alabama, being part of the SE ¼ of the SE ¼ of Section 12, Township 24 North, Range 15 East, Shelby County, Alabama.

Subject to taxes for 2004 and subsequent years, easements, restrictions, rights of way and permits of record.

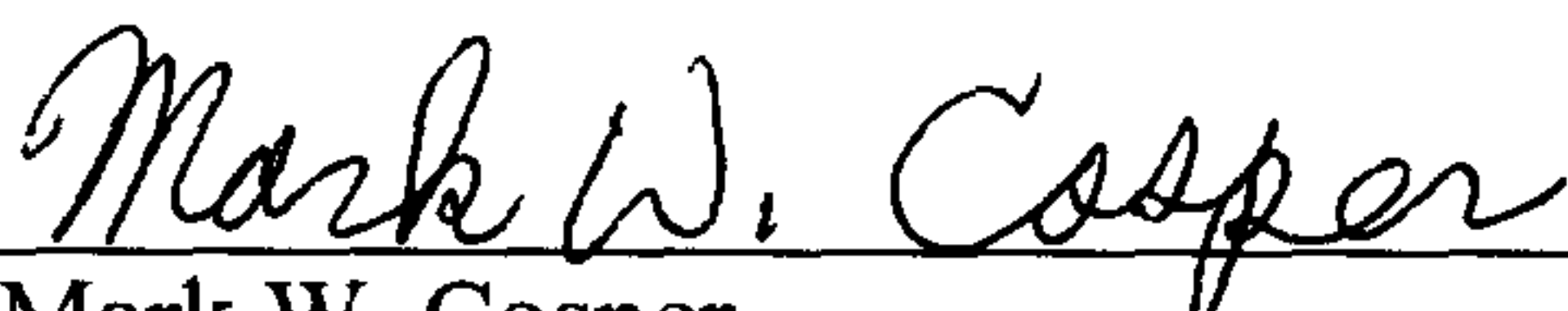
This property constitutes no part of the household of the grantor.

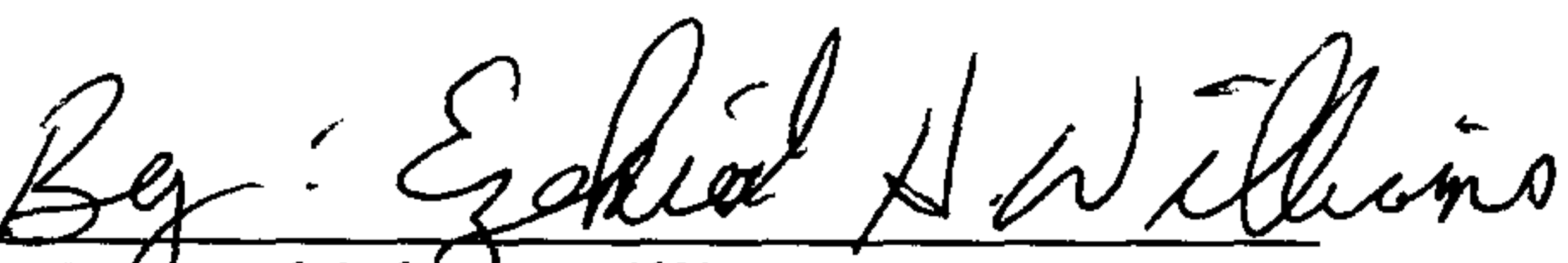
\$64,350.00 of the above-recited consideration was paid from a mortgage recorded simultaneously herewith.

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 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 covenant with the said Grantees, their heirs and assigns, and 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) will, and my (our) heirs, executors and administrators shall, warrant and defend the same to the said Grantees, heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 29th day of December 2003.

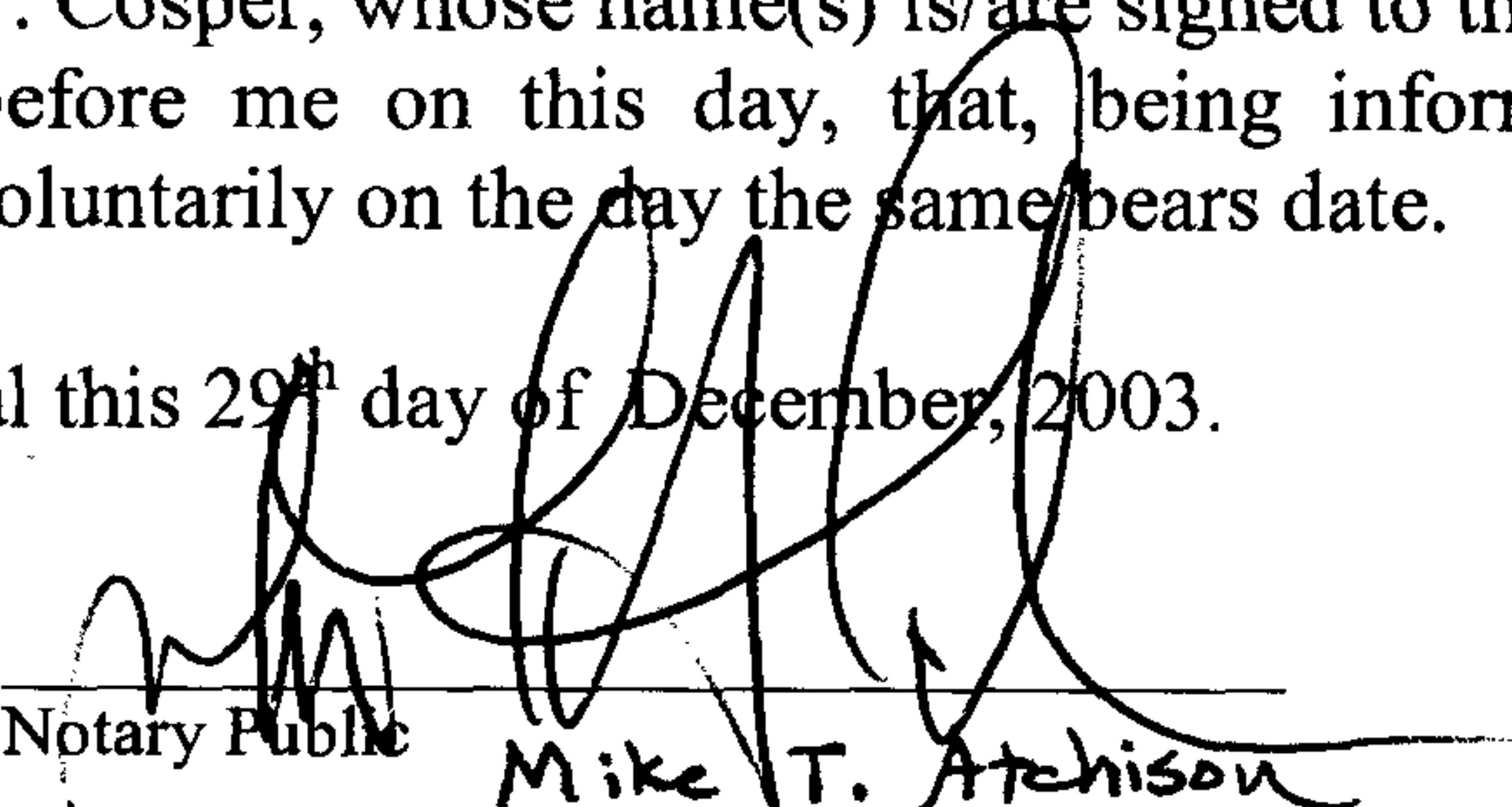

Mark W. Cosper


BY Ezekial H. Williams, as Attorney in Fact, under
Power Of Attorney Recorded in Instrument 20031230000832820
In Probate Office of Shelby County, Alabama.

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State hereby certify that Ezekial H. Williams, as Attorney in Fact for Mark W. Cosper, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance they/she/he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of December, 2003.


Notary Public

Mike T. Atchison

My commission expires: 10-16-04