

Send tax notices to:
Rebecca Lynn S. Markgraf
3663 McKinley Avenue
Fort Myers, Florida 33901

This instrument was prepared by:
Daniel H. Markstein, III
Maynard, Cooper & Gale, P.C.
1901 6th Avenue North
Birmingham, Alabama 35203

STATE OF ALABAMA)
 :
SHELBY COUNTY)

\$ 900,000⁰⁰ BM

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Ten and No/100 Dollars, and other good and valuable consideration to the undersigned **JOAN L. SMITH**, an unmarried woman (herein referred to as GRANTOR), in hand paid by **REBECCA LYNN S. MARKGRAF**, as **TRUSTEE UNDER THE JOAN L. SMITH REVOCABLE TRUST AGREEMENT EXECUTED JANUARY 25, 2005** (herein referred to as GRANTEE), the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto GRANTEE the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot No. 3, according to the Survey of SHELBY SHORES – BENTLEY ADDITION, as recorded in Map Book 10, Page 65, in the Probate Office of Shelby County, Alabama.

Subject to the following:

1. Taxes for 2005 and subsequent years not yet due and payable;
2. All easements, restrictions, covenants, rights of way of record, including but not limited to the following:
 - a. Restrictions as recorded in Deed Book 340, page 801 at page 809, and in Real Record 076, page 565 at page 568, in the Probate Office of Shelby County, Alabama;
 - b. Restrictions as recorded in Real Record 106, page 557, in the Probate Office of Shelby County, Alabama;
 - c. Permits to Alabama Power Company, as recorded in Deed Book 225, page 918, Deed Book 225, page 921, and Real Record 120, page 510 in the Probate Office of Shelby County, Alabama;
 - d. Rights acquired by Alabama Power Company as shown in Deed Book 253, pages 116 and 120, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, to the said GRANTEE forever.

And said GRANTOR does for herself, her successors and assigns, covenant with said GRANTEE, that she is lawfully seized in fee simple of said premises, that they are free from all encumbrances, except those noted above, that she has a good right to sell and convey the same as aforesaid, and that she will, and her successors and assigns shall, warrant and defend the same to the said GRANTEE forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR has hereunto set her hand this 25th day of

January, 2005.

ATTEST:

Melanie R. Brewer

Joan L. Smith
JOAN L. SMITH, Grantor

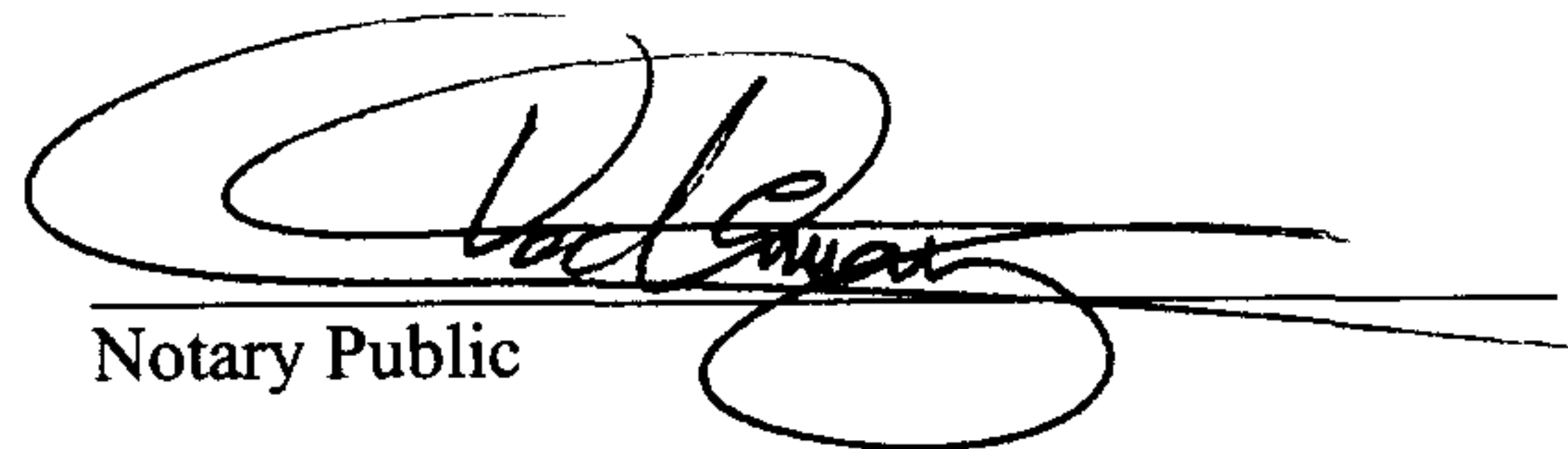
Cynthia McNair

Joan L. Smith
Warranty Deed
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STATE OF ALABAMA)
 :
JEFFERSON COUNTY)

I, PATRICIA ANGELE POCH-EMERY a Notary Public in and for said County in said State, hereby
certify that JOAN L. SMITH, whose name as Grantor 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 25th day of January, 2005.



Notary Public

[NOTARIAL SEAL]

My commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Jan 7, 2006
BONDED TIRU NOTARY PUBLIC UNDERWRITERS