This instrument was prepared by:
John L. Hartman, III
P. O. Box 846
Birmingham, Alabama 35201

Send Tax Notice To:
Gerald Smith
Clara K. Smith
3013 Valley Ridge Road
Birmingham, AL 35242

CORPORATION FORM WARRANTY DEED – Jointly for Life with Remainder to Survivor

STATE OF ALABAMA)

SHELBY COUNTY)

20050815000418910 1/2 $70.50
Shelby Cnty Judge of Probate, AL
08/15/2005 01:13:11PM FILED/CERT

That in consideration of Two Hundred Eighty Thousand Nine Hundred Thirty Seven and No/100 ---------- ($ 280,937.00) Dollars to the undersigned grantor, **INVESTMENT ASSOCIATES, LLC,** an Alabama limited liability company, (herein referred to as GRANTOR) in hand paid by the grantees herein, the receipt whereof is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto Gerald Smith and Clara K. Smith, (herein 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 Shelby County, Alabama, to-wit:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

$224,749.00 of the purchase price recited above is being paid from the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said 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 Grantor does for itself, its successors and assigns, covenant with said Grantees, their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encumbrances, that it has a good right to sell and convey the same as aforesaid, and that it will and its successors and assigns shall, warrant and defend the same to the said Grantees, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR, by NSH CORP., by its Authorized Representative, who is authorized to execute this conveyance, hereto set its signature and seal, this the 11th day of August, 20 05.

INVESTMENT ASSOCIATES, LLC, an Alabama limited liability company

By: NSH CORP., Managing Member

By: _____
James H. Belcher
Authorized Representative

Shelby County, AL 08/15/2005
State of Alabama

Deed Tax:$56.50

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James H. Belcher, whose name as Authorized Representative of NSH CORP., a corporation, as Managing Member of INVESTMENT ASSOCIATES, LLC, an Alabama limited liability company, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 11th day of August, 2005.

My Commission Expires: August 4, 2009

_____
Notary Public John L. Hartman, III

20050815000418910 2/2 $70.50
Shelby Cnty Judge of Probate,AL
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EXHIBIT "A"
LEGAL DESCRIPTION

Lot 19, according to the Final Plat of The Mixed Use Subdivision Inverness Highlands, as recorded in Map Book 34, page 45 A & B, in the Probate Office of Shelby County, Alabama.

SUBJECT TO: 1) Current taxes 2) Easement to Southern Bell Telephone and Telegraph Company recorded in Volume 320, page 878, in the Probate Office of Shelby County, Alabama; 3) Easement to Water Works Board of the City of Birmingham recorded in Volume 312, page 926, in the Probate Office of Shelby County, Alabama; 4) Easement as recorded in Volume 347, page 866, in the Probate Office of Shelby County, Alabama; 5) Easement for Alabama Power Company recorded in Real 340, page 804, Real 348, page 751, Misc. Volume 14, page 424, Real 34, page 614, Real 84, page 298, Real 340, Page 816, Real 105, page 875 and Real 131, page 763, in the Probate Office of Shelby County, Alabama; 6) Restrictions appearing of record in Real 268, page 605; Instrument 200501100014390 and Instrument 200502040005811O, in the Probate Office of Shelby County, Alabama; 7) Easement to Shelby County Education Board recorded in Instrument 1999-29881, in the Probate Office of Shelby County, Alabama; 8) Easement to BellSouth Telecommunications recorded in Instrument 1999-29883, in the Probate Office of Shelby County, Alabama; 9) Declaration of Protective Covenants (Residential) as recorded in Instrument 20031205000788490, in the Probate Office of Shelby County, Alabama; 10) Right of others in and to that certain Reciprocal Easement Agreement recorded in Instrument 20031205000788530, in the Probate Office of Shelby County, Alabama; 11) Easement(s) as shown by recorded map.