Shelby County, AL 11/15/2005 State of Alabama

Deed Tax:\$110.00

This instrument was prepared by:

Mike T. Atchison
P O Box 822
Columbiana, AL 35051

WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

STATE OF ALABAMA)

KNOW ALL MEN BY THESE PRESENTS

SHELBY COUNTY

That in consideration of ONE HUNDRED TEN THOUSAND and NO/00 (\$110,000.00), and other good and valuable considerations to the undersigned grantor, in hand paid by grantee herein, the receipt whereof is acknowledged, I or we,

SARAH JO RICHARDS, A MARRIED WOMAN

grant, bargain, sell and convey unto,

RAYMOND L. SMITH, III AND HELEN SMITH

the following described real estate, situated in: SHELBY County, Alabama, to-wit:

SEE EXHIBIT "A"

Situated in Shelby County, Alabama

Subject to restrictions, easements and rights of way of record.

This property constitutes no part of the homestead of the grantor, or of his spouse.

Subject to taxes for 2005 and subsequent years, easements, restrictions, rights of way and permits of record.

\$0.00 of the above-recited consideration was paid from a first 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 3RD day of NOVEMBER, 2005.

SARAH JO RICHARDS

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, Ashley Harrison Notary Public in and for said County, in said State, hereby certify that SARAH JO RICHARDS

whose names 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 3RD day of NOVEMBER, 2005.

My Commission Expires: 2-20-07

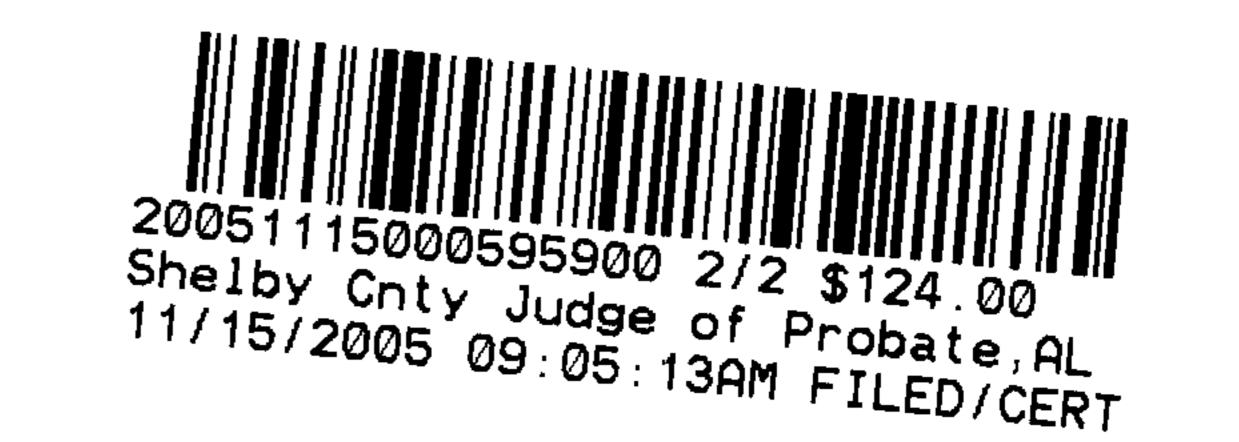


EXHIBIT "A" LEGAL DESCRIPTION

A parcel of land situated in the NE 1/4 of the SE 1/4 of Section 1, Township 21 South, Range 1 East, City of Wilsonville, Shelby County, Alabama, and being more particularly described as follows:

Commence at the NW corner of the above said 1/4-1/4; thence North 00 degrees 00 minutes 00 seconds East a distance of 30.13 feet to the POINT OF BEGINNING, said point lying on the easterly R.O.W. line of Alabama Highway 25, 66' ROW, said point also being the beginning of a curve to the right, having a radius of 1112.92 feet, a central angle of 09 degrees 58 minutes 56 seconds and subtended by a chord which bears North 85 degrees 50 minutes 28 seconds East and a chord distance of 193.65 feet; thence along the arc of said curve and said R.O.W. line, a distance of 193.90 feet; thence South 89 degrees 10 minutes 04 seconds East and along said R.O.W. line, a distance of 30.00 feet; thence South 00 degrees 49 minutes 56 seconds West and leaving said R.O.W. line, a distance of 375.08 feet to a point on the northerly R.O.W. line of Southern Railroad, 100' R.O.W.; thence South 75 degrees 36 minutes 59 seconds West and along asid R.O.W. line, a distance of 543.78 feet; thence North 06 degrees 34 minutes 35 seconds East and leaving said R.O.W. line, a distance of 392.66 feet to a point on the above said R.O.W. line of Alabama Highway 25, said point also being the beginning of a curve to the right, having a radius of 1085.92 feet, a central angle of 05 degrees 50 minutes 09 seconds and subtended by a chord which bears North 68 degrees 57 minutes 17 seconds East, and a chord distance of 110.56 feet; thence along the arc of said curve and said R.O.W. line a distance of 110.60 feet; thence North 58 degrees 39 minutes 54 seconds East and along said R.O.W. line, a distance of 99.63 feet to a point, said point being the beginning of a curve to the right, having a radius of 1112.92 feet, a central angle of 03 degrees 58 minutes 40 seconds, and subtended by a chord which bears North 78 degrees 51 minutes 40 seconds East, and a chord distance of 77.25 feet; thence along the arc of said curve and said R.O.W. line, a distance of 77.26 feet to the POINT OF BEGINNING.

According to the survey or Rodney Shiflett, dated November 1, 2005.