

Send Tax Notice:
Victor Lloyd Smith
155 Thoroughbred Lane
Alabaster, Alabama 35007

This instrument prepared by:
Joseph C. Kreps
Kreps Law Firm, LLC
502 Montgomery Highway
Suite 202
Birmingham, AL 35216

File No.: 07-1789

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON) **JOINT SURVIVORSHIP DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Fourteen Thousand Nine Hundred and 00/100 (\$314,900.00)**, and other good and valuable consideration, this day in hand paid to the undersigned Grantors, **Tony H. Bennett and Tammy L. Bennett, Husband and Wife**, (hereinafter referred to as Grantors), the receipt whereof is hereby acknowledged, the Grantors do hereby give, grant, bargain, sell and convey unto the Grantees, **Victor Lloyd Smith and Deborah W. Smith**, (hereinafter referred to as Grantees), for and during their joint lives and upon the death of either, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, their heirs and assigns, the following described Real Estate, lying and being in the County of Shelby, State of Alabama, to-wit:

Lot 84, according to the Map and Survey of Saddle Lake Farms Second Addition-Phase 2, as recorded in Map Book 29, Page 26, in the Office of the Judge of Probate of Shelby County, Alabama.

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2007.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat
4. Mineral and Mining rights not owned by the Grantor.
5. Matters which would be revealed by a survey of the property conveyed.

(\$251,920.00 of the purchase price was paid from a mortgage loan closed simultaneously with delivery of this deed.)

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular the rights, privileges, tenements, appurtenances, and improvements 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, their heirs and assigns forever.

And said Grantors, for said Grantors, their heirs, successors, executors and administrators, covenants with Grantees, and with their heirs and assigns, that Grantors are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that Grantors will, and their heirs, executors and administrators shall, warrant and defend the same to said Grantees, and their heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said Grantors have hereunto set their hand and seal this the 31st day of July, 2007.



Tony H. Bennett

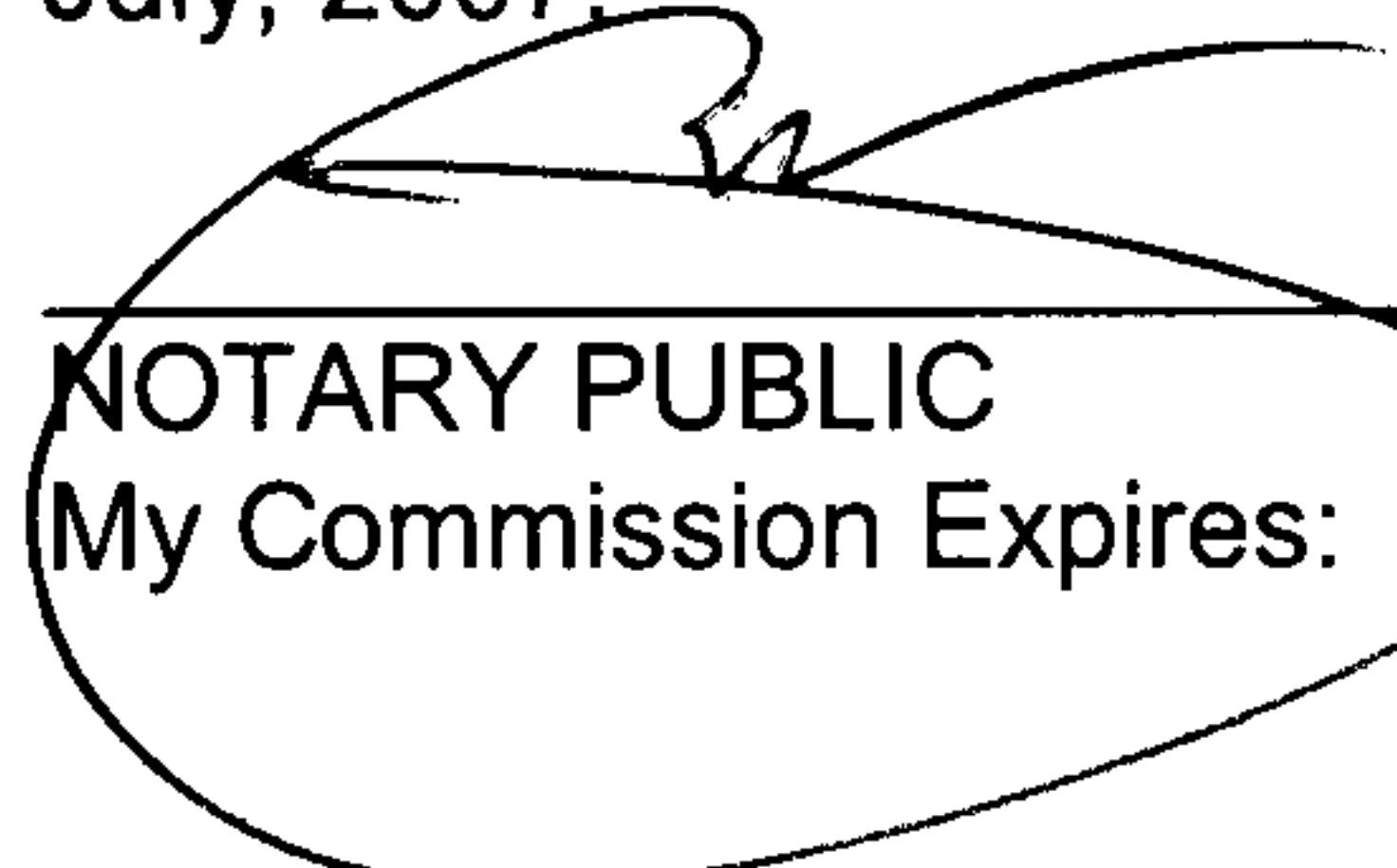


Tammy L. Bennett

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **Tony H. Bennett and Tammy L. Bennett** , 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 Instrument signed his/her name(s) voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 31st day of July, 2007.



NOTARY PUBLIC
My Commission Expires:

7/6/11

