

THIS INSTRUMENT PREPARED BY: FRONTIER BANK
P. O. Drawer 630
Sylacauga, Al 35150

STATUTORY WARRANTY DEED

STATE OF ALABAMA
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Twenty-one Thousand Five Hundred and 00/100 (US\$21,500.00) and other good and valuable consideration to the undersigned grantor, (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, FRONTIER BANK, a banking corporation, (herein referred to as Grantor, whether one or more), does grant, bargain, sell and convey unto Christy D. Smith, an unmarried woman (herein referred to as Grantee), for and during her life and upon her death, then to the survivor of her in fee simple, the following described real estate, situated in Shelby County, Alabama, to wit:

Lot 31 according to the Survey of Plat of Chancellors Crossing, as recorded in Map Book 28, page 75, in the Probate Office of Shelby County, Alabama.

Subject to all restrictions, covenants, and easements of record.

TO HAVE AND TO HOLD to the said Grantee in fee simple forever.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantees, except as above—noted, that, at the time of delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

IN WITNESS WHE this Deed on the 24	EREOF, theday of	Grantor of the property described herein has 00000000000000000000000000000000000	s signed and sealed
		FRONTIER BANK, a banking corporation	Shelby County, AL 11/16/2007 State of Alabama
		BY: William R. Logan ITS: Senior Vice President	Deed Tax:\$21.50
STATE OF ALABAMA	§		

STATE OF ALABAMA §
SHELBY COUNTY § General Acknowledgement

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that William R. Logan, whose name as Senior Vice President for FRONTIER BANK, a banking corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this _______day of ________, 2007.

NOTARY PUBLIC

My Commission Expires:

Sandra fluiding