

This Instrument was Prepared by:

Mike T. Atchison, Attorney at Law
101 West College Street
Columbiana, AL 35051
File No.: S-14-21461

Send Tax Notice To: Gary P. Smith
Tammy E. Smith
AL

1539 Kent Rd
Tallapoosa, AL 36078

WARRANTY DEED JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

State of Alabama

} Know All Men by These Presents:

County of Shelby

That in consideration of the sum of **One Hundred Sixty Four Thousand Dollars and No Cents (\$164,000.00)**, the amount of which can be verified in the Sales Contract between the parties hereto, to the undersigned Grantor (whether one or more), in hand paid by the Grantee herein, the receipt whereof is acknowledged, I or we, **Colleen K. Rikard**, a single woman (herein referred to as Grantor, whether one or more), grant, bargain, sell and convey unto **Gary P. Smith and Tammy E. Smith**, (herein referred to as Grantee, whether one or more), the following described real estate, situated in Shelby, County, Alabama, ; to wit;

Lot 6, according to the Map and Survey of Wildwood Shores, 1st Sector, as recorded in the Office of the Judge of Probate of Shelby County, Alabama in Map Book 11, Page 42.

Property may be subject to taxes for 2014 and subsequent years, all covenants, restrictions, conditions, easements, liens, set back lines, and other rights of whatever nature, recorded, and/or unrecorded.


Coleen K. Rikard is the surviving grantee in Real book 164, Page 701, Probate Office, Shelby County Alabama. The other grantee, William Alan Rikard, is deceased, having died 22 Nov 2010.

\$0.00 of the purchase price of the above described property was financed with the proceeds of a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to 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 I (we) do for myself (ourselves) and for my (our) heirs, executors and administrators covenant with the said Grantees, their heirs and assigns, that 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, their heirs and assigns forever, against the lawful claims of all person.

IN WITNESS WHEREOF, I (we) have hereunto set my (our) hand(s) and seal(s) this the 31st day of July, 2014.


Colleen K. Rikard

Shelby County, AL 08/06/2014
State of Alabama
Deed Tax: \$164.00

State of Alabama

County of Shelby

I, Mike T. Atchison, a Notary Public in and for the said County in said State, hereby certify that Colleen K. Rikard, 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 conveyance he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 31st day of July, 2014.


Notary Public, State of Alabama

Mike T. Atchison

My Commission Expires: October 04, 2016

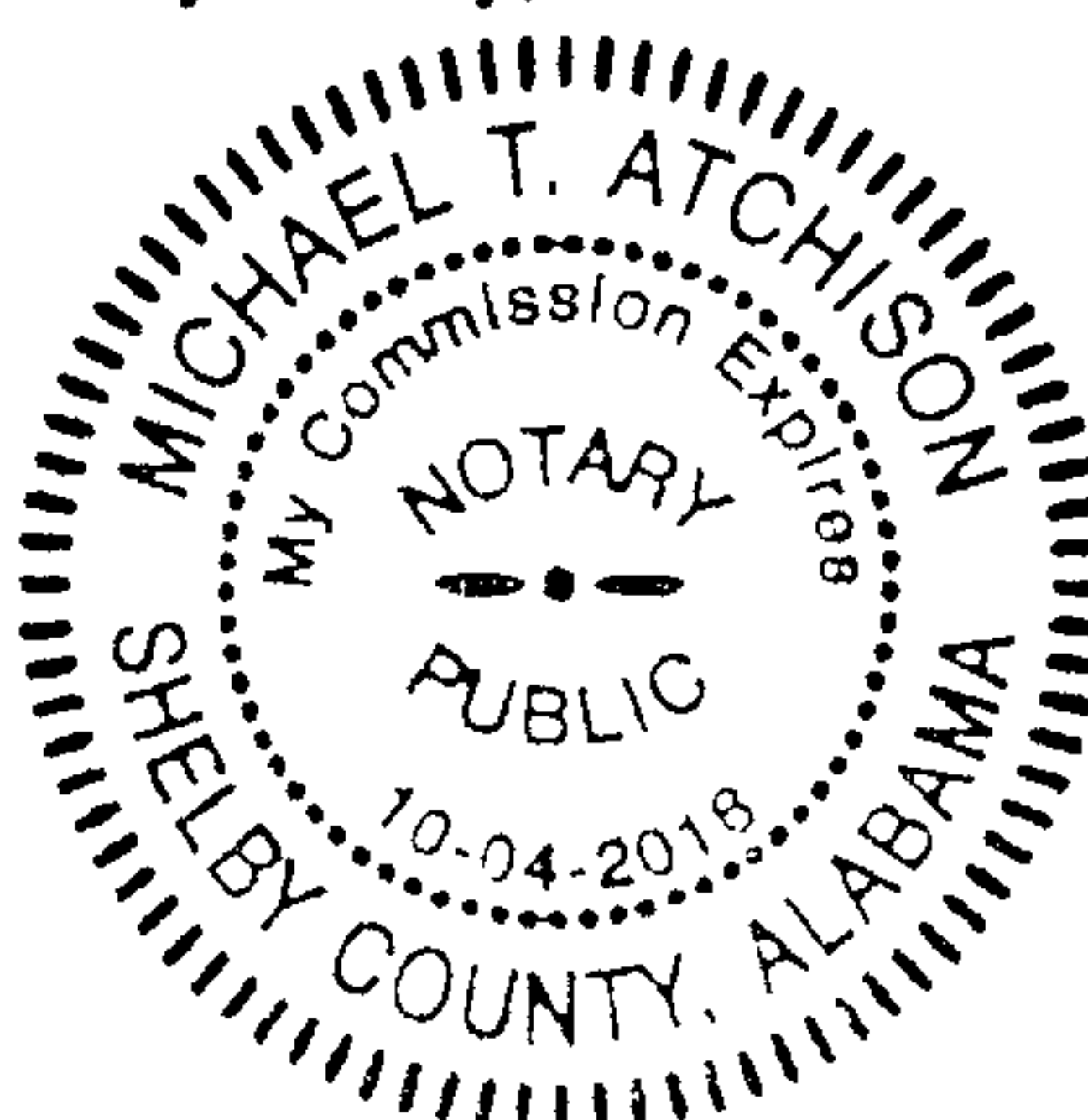
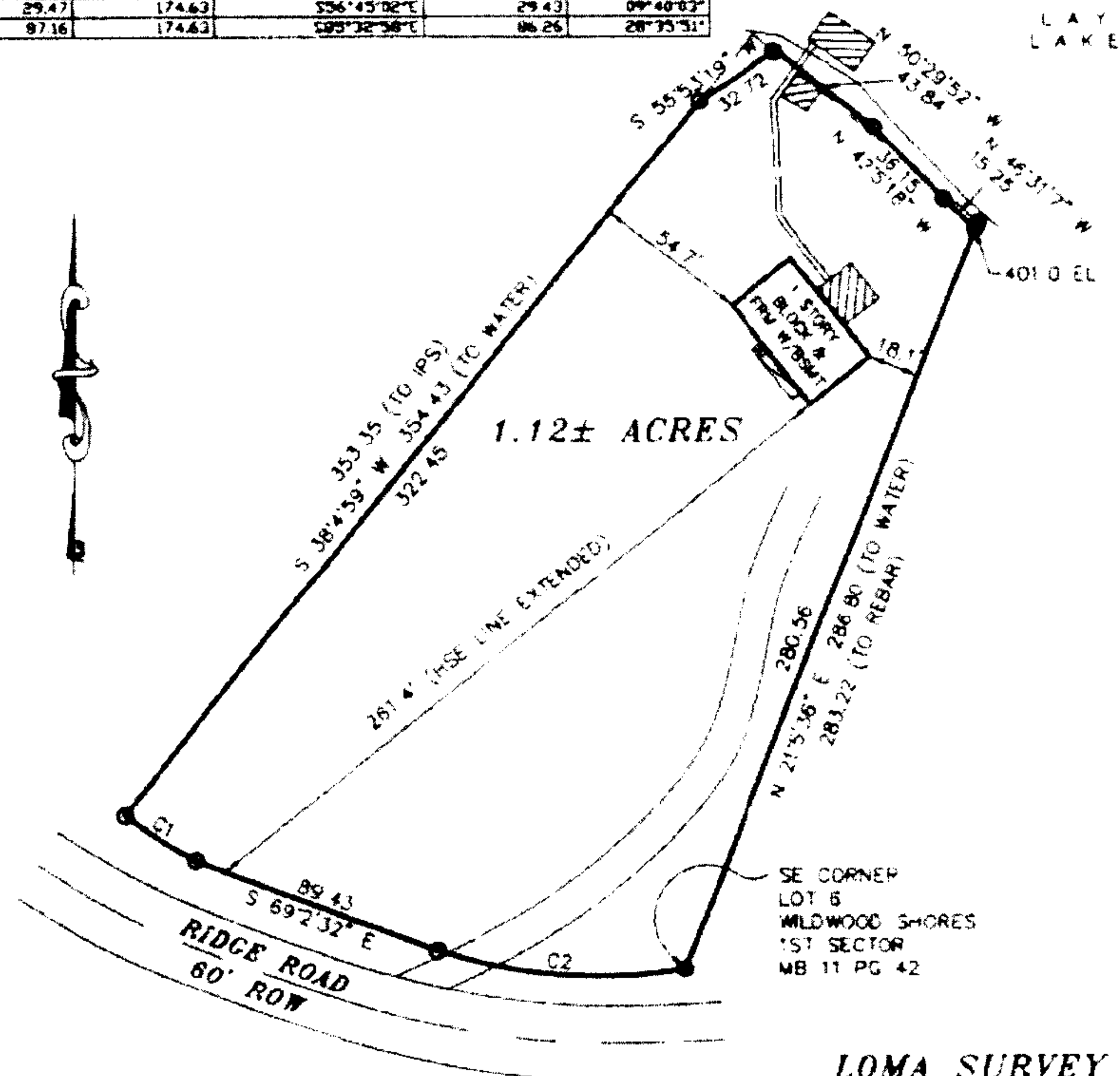


EXHIBIT A

CURVE TABLE					
CURVE	LENGTH	RADIUS	CHORD BEARING	CHORD	DELTA
C1	29.47	174.63	S56°45'02"E	29.43	09°40'03"
C2	87.16	174.63	S85°32'58"E	86.26	28°35'51"



20140806000243550 2/7 \$196.00
Shelby Cnty Judge of Probate, AL
08/06/2014 10:36:43 AM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

I, Rodney Y. Shiflett, a Registered Professional Land Surveyor in the State of Alabama do hereby certify that this is a true and correct plat of my survey as shown hereon. That there are no visible encroachments of any kind upon the subject lot except as shown hereon, excluding utility service lines, wires or pipes that serve the subject lot only that are within dedicated easements or rights of way. That steel corners have been found or installed at all lot corners. I further certify that this survey and this plat meet the minimum technical standards for the practice of land surveying in the State of Alabama, the correct legal description being as follows:

BEGIN at the SE Corner of Lot 6 of Revised map of Wildwood Shores, 1st Sector, as recorded in Map Book 11, Page 42, in the Office of the Judge of Probate of Shelby County, Alabama, said point being the POINT OF BEGINNING; thence N2°05'36"E, a distance of 280.36'; thence N46°31'07"W, a distance of 15.25'; thence N42°05'18"W, a distance of 36.15'; thence N50°29'52"W, a distance of 43.84'; thence S55°33'19"W, a distance of 32.72'; thence S38°04'59"W, a distance of 322.45' to the Northern R.O.W. line of Ridge Road, 60' R.O.W., said point also being the beginning of a curve to the left, having a radius of 174.63', a central angle of 09°40'03", and subtended by a chord which bears S56°45'02"E, and a chord distance of 29.43'; thence along the arc of said curve and said R.O.W. line, a distance of 29.47'; thence S69°02'32"E and along said R.O.W. line, a distance of 89.43' to the beginning of a curve to the left, having a radius of 174.63', a central angle of 28°35'51", and subtended by a chord which bears S85°32'58"E, and a chord distance of 86.26'; thence along the arc of said curve and said R.O.W. line, a distance of 87.16' to the POINT OF BEGINNING.

Said Parcel containing 1.12 acres, more or less.

I further certify that I have consulted the Federal Insurance Rate Map (F.I.R.M.) Community Panel #011170 0570 D, Zone 'A', dated September 29, 2006 and found that the above described Parcel does lie in a Flood Hazard Zone.

NOTE:

This Parcel shown and described herein may be subject to setbacks, easements, zoning and restrictions that may be found in the Probate Office of said County.

According to my survey of November 20, 2007

Rodney Shiflett
Rodney Y. Shiflett AL Reg. #21784

LEGEND O IRON PIN SET ● IRON PIN FOUND ROW RIGHT-OF-WAY C CENTER LINE U UTILITY POLE — OVERHEAD UTILITIES (M) FIELD MEASURED (P) PLAT / RECORDED MAP		JOB NO. 07745 ADDRESS _____ DATE 11/20/07 SCALE 1" = 60' DRAWN BY H. LETTS CHECK BY R.Y.S.	
ALABAMA REGISTERED No. 21784 RODNEY Y. SHIFLETT SURVEYOR		RODNEY SHIFLETT SURVEYING P.O. BOX 204 COLUMBIANA, ALABAMA 35051 TEL. 205-669-1205 FAX 205-669-1298	

EXHIBIT B

20140806000243550 3/7 \$196.00
Shelby Cnty Judge of Probate, AL
08/06/2014 10:36:43 AM FILED/CERT



Federal Emergency Management Agency

Washington, D.C. 20472

FEE

The Honorable Corley Ellis
Chairman, Shelby County Commission
P.O. Box 46
Columbiana, AL 35051

Case No: 09-04-8024V
Community: Shelby County, Alabama
Community No: 010191
Effective Date: February 21, 2013
LOMC-VALID

Dear Chairman Ellis:

This letter revalidates the determinations for properties and/or structures in the referenced community as described in the Letters of Map Change (LOMCs) previously issued by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) on the dates listed on the enclosed table. As of the effective date shown above, these LOMCs will revise the effective National Flood Insurance Program (NFIP) map dated February 20, 2013 for the referenced community, and will remain in effect until superseded by a revision to the NFIP map panel on which the property is located. The FEMA case number, property identifier, NFIP map panel number, and current flood insurance zone for the revalidated LOMCs are listed on the enclosed table.

Because these LOMCs will not be printed or distributed to primary map users, such as local insurance agents and mortgage lenders, your community will serve as a repository for this new data. We encourage you to disseminate the information reflected by this letter throughout your community so that interested persons, such as property owners, local insurance agents, and mortgage lenders, may benefit from the information.

For information relating to LOMCs not listed on the enclosed table or to obtain copies of previously issued LOMR-Fs and LOMAs, if needed, please contact the FEMA Map Information eXchange (FMIX), toll free, at 1-877-FEMA-MAP (1-877-336-2627).

Sincerely,

Lois Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

Enclosure

cc: Community Map Repository
Kenneth R. Cole

RECORDER'S MEMORANDUM
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.



20140806000243550 4/7 \$196.00
Shelby Cnty Judge of Probate, AL
08/06/2014 10:36:43 AM FILED/CERT

REVALIDATED LETTERS OF MAP CHANGE FOR SHELBY COUNTY, AL
Case No: 09-04-8024X Community No.: 010191

February 21, 2013

Case No.	Date Issued	Identifier	Map Panel No.	Zone
07-04-6329A	11-06-2007	PN 33-1-12-1-001-021-002 IN SECTION 12, T24N, R15E -- 217 STARBOARD DRIVE	01117C0560E	N
07-04-6390A	11-06-2007	FOREST LAKES 12TH SECTOR, LOT 645 -- 251 FOREST LAKES DRIVE	01117C0232E	N
07-04-6391A	11-08-2007	WILLOW ISLAND SUBDIV. A, PORTION OF LOT 4 -- 17450 HIGHWAY 42	01117C0580E	N
07-04-6531A	11-15-2007	A PORTION OF PARADISE COVE, PHASE III, LOTS 3 & 2 -- 1347 PARADISE COVE LANE	01117C0442E	N
08-04-0387A	12-06-2007	GLASSCOCKS SUBDIVISION, BLOCK 10, LOTS 5 & 6 -- 77 PORT DRIVE	01117C0560E	N
08-04-0487A	12-13-2007	WILLOW ISLAND SUBDIV. LOT 7 -- 17350 HIGHWAY 42	01117C0580E	N
08-04-0488A	12-13-2007	OAK HARBOUR, PHASE 1, LOT 20 -- OAK HARBOUR TRAIL	01117C0433E	N
07-04-4769A	12-20-2007	PN 31-3-07-0-001-001-000 CONTAINING 6.12 ACRES IN SECTION 7, T22S, R2E -- MARINA ROAD	01117C0560E	N
08-04-0791A	01-10-2008	MULBERRY LANDING ESTATES, LOT 12 -- 530 MULBERRY LANDING RIDGE ROAD	01117C0570E	N
* 08-04-1065A	01-22-2008	WILDWOOD SHORES, 1ST SECTOR, LOT 6 -- 307 RIDGE DRIVE	01117C0570E	N *
08-04-0833A	01-29-2008	A PORTION OF SECTION 28, T24N, R15E -- 225 DUCK COVE DRIVE	01117C0565E	N
08-04-1233A	01-31-2008	(PN 30-6-24-0-001-003-000) IN SECTION 24, T22S, R1E -- 40 DOGPATCH ROAD	01117C0580E	N
08-04-1539A	02-26-2008	SHELBY SHORES 1974 ADDITION, PHASE 2, A PORTION OF LOTS 41 & 42 -- 874 FOWLER LANE	01117C0580E	N
08-04-1642A	03-18-2008	PERKINS LANDING, SECTORS 1 & 2, LOT 21A -- 122 PERKINS POINTE	01117C0465E	N
08-04-1813A	04-08-2008	SHELBY SHORES 1977 ADDITION, LOT 19 -- 75 BENTLEY CIRCLE	01117C0465E	N
08-04-2110A	04-22-2008	MOUNTAIN VIEW LAKE COMPANY, 1ST SECTOR, LOT 13 -- 138 SMYER LAKE LANE	01117C0105E	N

RECORDER'S MEMORANDUM
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.

ELEVATION CERTIFICATE

OMB No. 1660-0008
Expires February 28, 2009

Important: Read the instructions on pages 1-8.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name <u>William Rikard</u>		For Insurance Company Use:	
A2. Building Street Address (Including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. <u>307 Ridge Dr</u>		Policy Number	
City <u>Shelby</u>	State <u>AL</u>	Company NAIC Number	
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) <u>Lot 6 Wilkerson Shores 1st Sector</u>		ZIP Code <u>35143</u>	
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) <u>Resi</u>			
A5. Latitude/Longitude: Lat. <u>33.026864</u> Long. <u>-86.535393</u>		Horizontal Datum: <input type="checkbox"/> NAD 1927 <input checked="" type="checkbox"/> NAD 1983	
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.			
A7. Building Diagram Number <u>7</u>			
A8. For a building with a crawl space or enclosure(s), provide:		A9. For a building with an attached garage, provide:	
a) Square footage of crawl space or enclosure(s) _____ sq ft		a) Square footage of attached garage _____ sq ft	
b) No. of permanent flood openings in the crawl space or enclosure(s) walls within 1.0 foot above adjacent grade _____		b) No. of permanent flood openings in the attached garage walls within 1.0 foot above adjacent grade _____	
c) Total net area of flood openings in A8.b _____ sq ft		c) Total net area of flood openings in A9.b _____ sq ft	

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number <u>Wakulla Area</u>		B2. County Name <u>Shelby</u>		B3. State <u>AL</u>	
B4. Map/Panel Number <u>0117C</u>	B5. Suffix <u>0570D</u>	B6. FIRM Index Date <u>9-29-06</u>	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s) <u>A</u>	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) <u>401.0</u>
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9. <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input checked="" type="checkbox"/> Other (Describe) <u>US Army Corps of Engineers</u>					
B11. Indicate elevation datum used for BFE in Item B9: <input checked="" type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other (Describe)					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Designation Date _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings* ☐ Building Under Construction* ☒ Finished Construction
*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/A1, AR/AO. Complete items C2.a-g below according to the building diagram specified in Item A7.

Benchmark Utilized Top of Water Vertical Datum NGVD 29

Conversion/Comments _____

Check the measurement used.

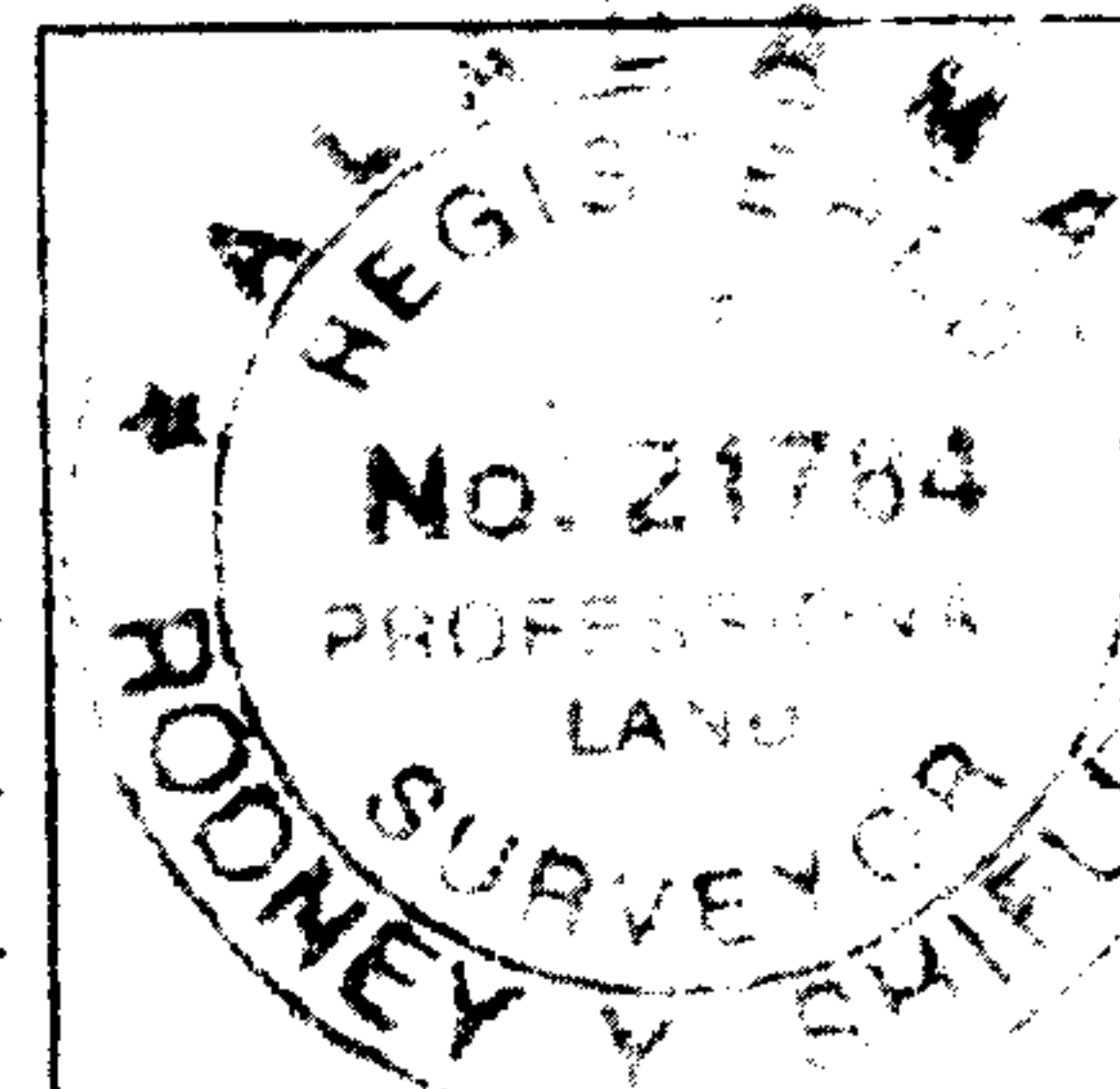
a) Top of bottom floor (including basement, crawl space, or enclosure floor)	<u>418</u>	<u>2</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	<u>427</u>	<u>5</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	<u>NA</u>		<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	<u>NA</u>		<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment in Comments)	<u>NA</u>		<input type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade (LAG)	<u>418</u>	<u>0</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade (HAG)	<u>424</u>	<u>7</u>	<input checked="" type="checkbox"/> feet	<input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

☐ Check here if comments are provided on back of form.

Certifier's Name <u>Rodney Shiflett</u>	License Number <u>AL 21784</u>
Title <u>Owner</u>	Company Name <u>Shiflett Surveying</u>
Address <u>P.O. Box</u>	City <u>Columbiana</u> State <u>AL</u> ZIP Code <u>35051</u>
Signature <u>Rodney Shiflett</u>	Date <u>11-20-07</u> Telephone <u>205-669-1205</u>



IMPORTANT: In these spaces, copy the corresponding information from Section A.

Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.

307 Ridge Dr

City

Shelby

State

AL

ZIP Code

35143

For Insurance Company Use:

Policy Number

Company NAIC Number

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments

Signature

Date

☐ Check here if attachments

SECTION E - BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete items E1-E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For items E1-E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawl space, or enclosure) is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawl space, or enclosure) is _____ ☐ feet ☐ meters ☐ above or ☐ below the LAG.

E2. For Building Diagrams 6-8 with permanent flood openings provided in Section A Items 8 and/or 9 (see page 8 of instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E3. Attached garage (top of slab) is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is _____ ☐ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. The local official must certify this information in Section G.

SECTION F - PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name

Address

City

State

ZIP Code

Signature

Date

Telephone

Comments

☐ Check here if attachments

SECTION G - COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E) and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in items G8 and G9.

G1. ☐ The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)

G2. ☐ A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.

G3. ☐ The following information (Items G4-G9) is provided for community floodplain management purposes.

G4. Permit Number

G5. Date Permit Issued

G6. Date Certificate Of Compliance/Occupancy Issued

G7. This permit has been issued for: ☐ New Construction ☐ Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____ ☐ feet ☐ meters (PR) Datum _____

G9. BFE or (in Zone AO) depth of flooding at the building site: _____ ☐ feet ☐ meters (PR) Datum _____

Local Official's Name

Title

Community Name

Telephone

Signature

Date

Comments

☐ Check here if attachments



Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name Colleen K. Rikard

Grantee's Name Gary P. Smith

Mailing Address 3545 Grandview Pkwy
B'ham
, AL 35243

Mailing Address 1539 Kent Rd.
Tallassee, AL 36078

Property Address 307 Ridge Drive
Shelby, AL 35143

Date of Sale July 31, 2014
Total Purchase Price \$164,000.00

or
Actual Value _____

or
Assessor's Market Value _____

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

☐ Bill of Sale
☒ Sales Contract
☐ Closing Statement

☐ Appraisal
☐ Other

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser of the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date July 29, 2014

Print Mika A. Atchison

Sign [Signature]

(Grantor/Grantee/Owner/Agent) circle one

Unattested

(verified by)



20140806000243550 7/7 \$196.00
Shelby Cnty Judge of Probate, AL
08/06/2014 10:36:43 AM FILED/CERT

Form RT-1