



Toni A. Smith

March 27, 1943 - January 1, 2026

Toni Underwood Smith, 82, Met her Heavenly Father peacefully surrounded by loved ones on January 1, 2026. She was born on March 27, 1943, in Florence, Alabama to James O. Underwood and Lillie B. Craft Underwood.

She was preceded in death by her beloved husband, Thomas "Tommy" L. Smith, two sons; Donald Ray Smith, and David "Ditter" Smith, one grandson; Stephen Smith, her parents, Four brothers; Jim Underwood, Robert Underwood, Dennis Underwood, and Billy Carl Underwood, three sisters; Shelby Landinger, Betty Ann Bullion, and Fannie Fanning.

She is survived by her three children; Terry Smith, Michael Smith (Sherry), and Teresa Hill (Alan), three siblings; Glenn Underwood (Bonnie), Gary Underwood (Nancy), and Steve Underwood, Four cherished grandchildren; Jonathan O'Neil (Laura), Mandy O'Neil Gray (Zeren), Chris Smith, and Leah Smith, 10 Great grandchildren and a host of nieces and nephews whom she loved like her own children.

Toni, a faithful Christian who loved the Lord, was a woman whose love knew no bounds, always praying for those she loved and the world around her. A devoted mother and grandmother, she spent her life nurturing her family with kindness, compassion, and unwavering support. Her heart was always open, and she put the needs of others before her own, creating a legacy of

selflessness that will be remembered by all who knew her.

As a mother, she was a pillar of strength and a constant source of love. She raised her children with patience, guiding them with wisdom and offering a safe haven where they always knew they were cherished. She found joy in the simple moments, from family gatherings to quiet conversations, and her presence brought peace and warmth to those around her.

As a grandmother, Toni's love only grew deeper. She took great pride in her grandchildren, showering them with affection and nurturing their unique qualities. Her wisdom, gentle spirit, and playful heart left an indelible mark on their lives, and they will forever carry her love in their hearts.

Her legacy will live on through the countless lives she touched with her boundless love and compassion. She was the heart of her family, and her selflessness, gentle nature, and devotion will continue to inspire all who were fortunate enough to know her.

A Celebration of Life Service will be held at a later date and time.

Tribute Wall



“ *Full Of Love Bouquet was purchased for the family of Toni A. Smith.*



January 05 at 09:09 PM



“ *The very best grandmother in the world!!! Even in death she made sure I was taken care of and I owe her the world. The most selfless woman you could ever meet and I have no clue how to go on without her. I love you memal with all my heart and soul!!!*

Mandy O'Neil - January 02 at 07:27 PM



To Teresa and Mandy & Mike And Terry Smith I am so so sorry about y'all's mother I sure hate that it's a long dark Rd to go down I no from my mother's passing I miss her dearly and y'all gonna miss Toni I no and I loved that woman with all my heart and soul she's definitely gonna be missed I love all of u very much take care and I promise I'm gonna try to be there I've been really sick but I'm thinking of y'all

DEBBIE HUGHEY THOMAS - January 03 at 04:16 PM