THIS INSTRUMENT PREPARED BY:
Courtney Mason & Associates, P.C.
1904 Indian Lake Drive, Suite 100
Birmingham, Alabama 35244

GRANTEE'S ADDRESS:
Charles D. Cook
2614 Royal Circle
Pelham, Alabama 35124

Inst # 1998-26357

STATE OF ALABAMA)

COUNTY OF SHELBY)

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Forty-Nine Thousand Nine Hundred and 00/100 ($149,900.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Billie E. Stevens and Jacqueline F. Stevens,** (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEE, **Charles D. Cook and wife, Angela G. Cook,** (hereinafter referred to as GRANTEE), 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, the following described Real Estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 31, according to the survey of Royal Oaks, 2nd Sector, as recorded in Map Book 7 page 77 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

$142,400.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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 GRANTEE, 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 GRANTEE 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 GRANTEE herein shall take as tenants in common, forever.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S 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 GRANTORS' heirs, executors and administrators shall, warrant and defend the same to said GRANTEE, and GRANTEE'S heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the 10th day of July, 1998.

Billie E. Stevens

Billie E. Stevens

Jacqueline F. Stevens

Jacqueline F. Stevens

STATE OF ALABAMA)

COUNTY OF SHELBY)

07/13/1998-26357
10:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 16.00

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **Billie E. Stevens and Jacqueline F. Stevens,** 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 Instrument signed their names voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 10th day of July, 1998.

Mark L. Rowe

NOTARY PUBLIC
My Commission Expires: 10/3/2001

MARK L. ROWE
MY COMMISSION EXPIRES
10/03/2001