This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 290E Birmingham, AL 35223 Send Tax Notice To: Samantha Charif and Samer Charif 5312 S. Shades Crest Rd. Bessemer, AL 35022

STATE OF ALABAMA) :	JOINT SURVIVORSHIP DEEL
COUNTY OF SHELBY)	

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Seven Thousand and 00/100 (\$107,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Raymond Lee Hutto, and wife\ Sarah Hutto, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, Samantha Charif and Samer Charif, (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, the following described Real Estate, lying and being in the County of Shelby, State of Alabama, to-wit:

Commence at the Southwest corner of Section 28, Township 20 South, Range 4 West, Shelby County, Alabama; thence Northerly along the West line of said Section 28, 382.94 feet to a point; thence 58 degrees 52 minutes right 519.29 feet to a point; thence 90 degrees 01 minutes right 650.0 feet to a point; thence 86 degrees 25 minutes 38 seconds left 180.30 feet to a point; thence 13 degrees 37 minutes 38 seconds right 150.0 feet to the point of beginning of the property being described; thence 9 degrees 13 minutes 30 seconds right 137.48 feet to a point; thence 58 deegrees 10 minutes right 150.0 feet to a point on the North right-of-way line of Shades Crest Road; thence 118 degrees 56 minutes 41 seconds right and along said right-of-way line 150.79 feet to a point; thence 66 degrees 49 minutes 49 seconds right 150.40 feet to the point of beginning.

Subject To:

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines and limitations of record.

\$96,300.00 of the consideration was paid from the proceeds of 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 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.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' 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 GRANTEES, and GRANTEES' 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 29th day of June, 2000.

Raymond Lee Hutto

Sarah Hutto

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Raymond Lee Hutto, and wife\ Sarah Hutto, 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 they executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 29th day of June, 2000.

NOTARY PUBLIC

My Commission Expires: (6/5/03)

07/24/2000-24864
01:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
19.50

30; HMS