

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

GRANTEE'S ADDRESS:
Kevin R. Orr
103 High Crest Road
Pelham, Alabama 35124

STATE OF ALABAMA)
 CORPORATION
 JOINT SURVIVORSHIP DEED
COUNTY OF SHELBY)


20040727000417340 Pg 1/2 204.00
Shelby Cnty Judge of Probate, AL
07/27/2004 15:35:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Fifteen Thousand and 00/100 (\$315,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **The Mortgage Outlet, Inc., a corporation** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, **Kevin R. Orr and Stephanie K. Orr, husband and wife**, (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:

See legal description attached as Exhibit "A"

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

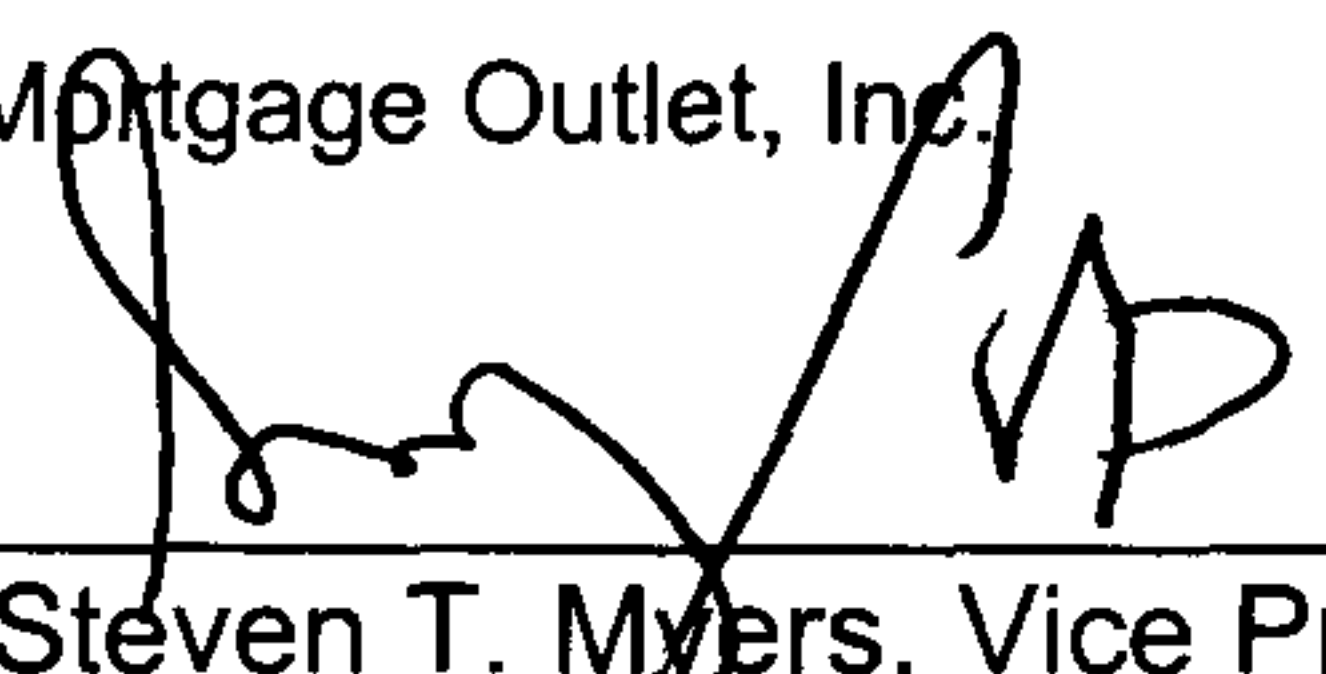
\$125,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTOR 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 GRANTOR will, and GRANTOR'S 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, the said GRANTOR by its Vice President, Steven T. Myers who is authorized to execute this conveyance, hereto set his signature and seal this the 23 day of July, 2004.

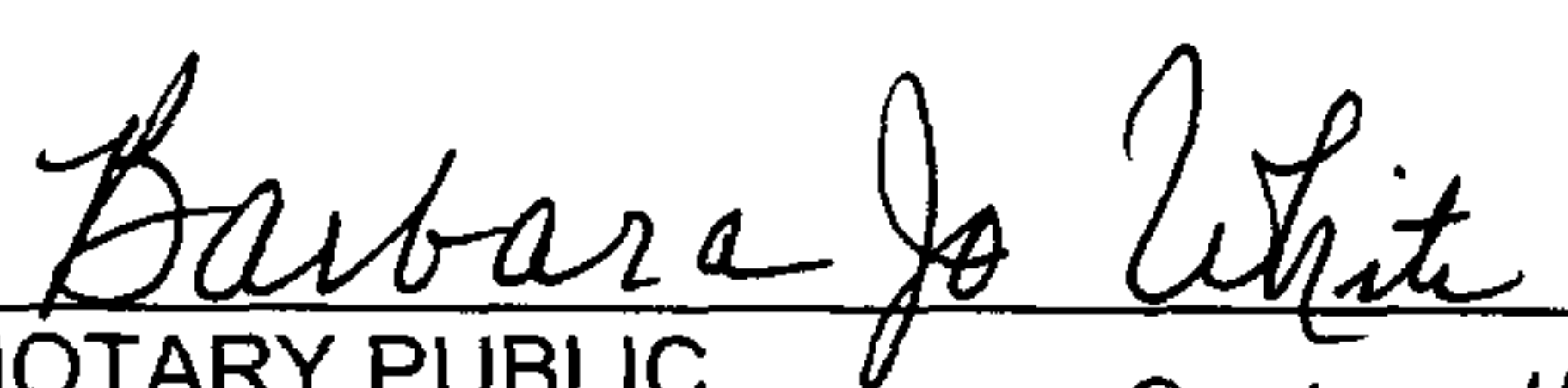
The Mortgage Outlet, Inc.


By: Steven T. Myers, Vice President

STATE OF GEORGIA)
COUNTY OF Paulding)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Steven T. Myers, whose name as Vice President of The Mortgage Outlet, Inc., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 23rd day of July, 2004.


NOTARY PUBLIC
My Commission Expires: Oct. 15th, 2005

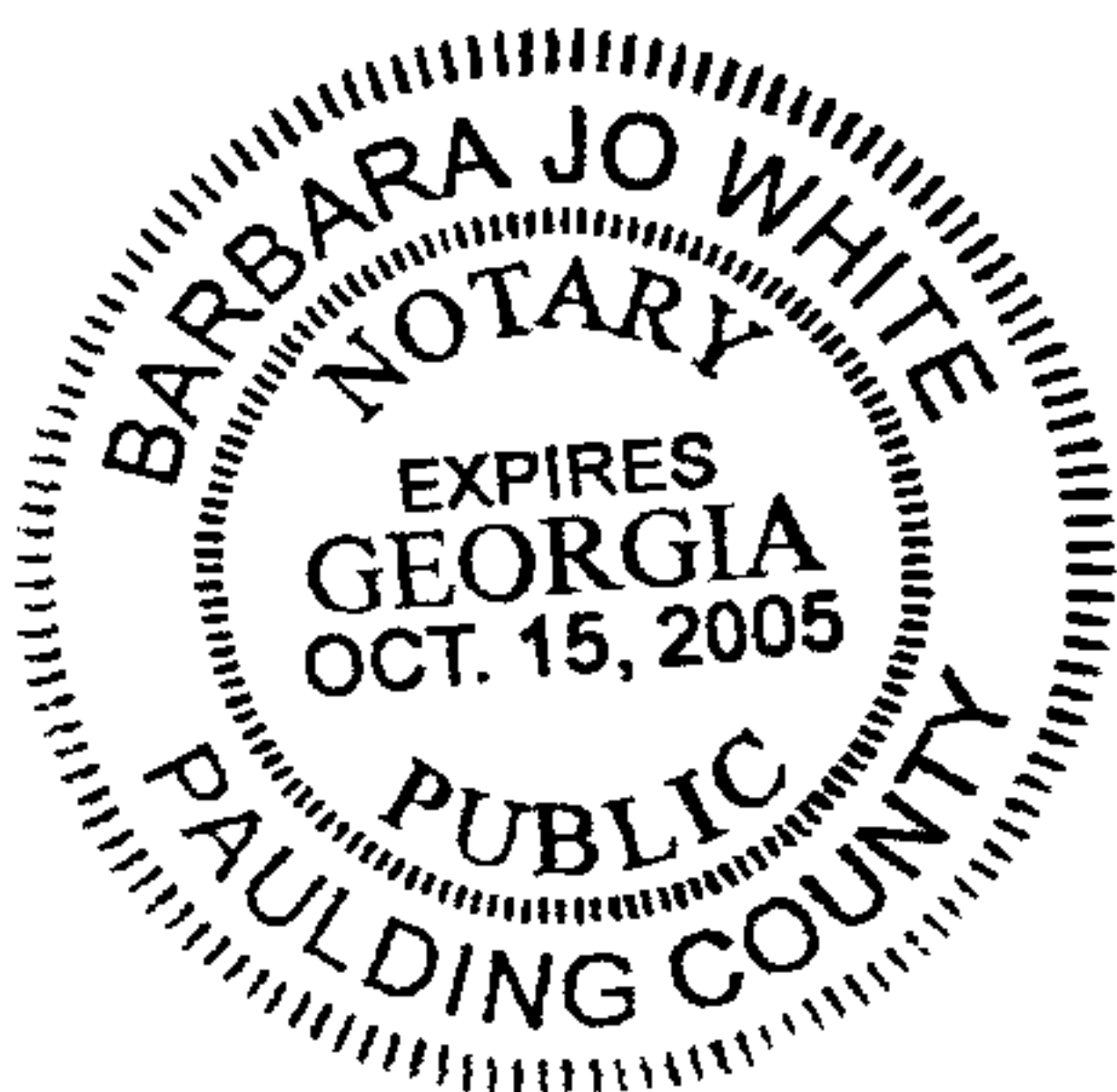


Exhibit "A"

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From a half inch rebar at the Southeast corner of the Southwest quarter - Northwest quarter of Section 16, Township 20 South, Range 2 West, being the point of beginning of herein described parcel of land; run thence North along the East boundary of said Southwest quarter - Northwest quarter a distance of 194.28 feet to a 1/2 inch rebar on the South boundary of an Alabama Power Company 100 foot transmission line right of way, said point, also being the Southwest corner of Lot 13 of Oak Crest, Sector One, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Map Book 20, at page 128; thence turn 95° 09' 08" right and run 210.00 feet along said right of way boundary to a 1/2 inch rebar at the Southeast corner of said Lot 13; thence turn 72° 24' 14" left and run 302.13 feet along the East boundary of said Lot 13 to a 1/2 inch rebar on the Southerly boundary of High Crest Road (60 feet right of way); thence turn 87° 26' 29" left and run 30.00 feet along said road boundary to a 1/2 inch rebar; thence turn 92° 33' 31" left and run 205.22 feet to a 1/2 inch rebar on the North boundary of aforementioned transmission line right of way; thence turn 72° 19' 29" right and run 256.55 feet along said right of way boundary to a 1/2 inch rebar at the Southeast corner of Lot 9 of aforementioned Oak Crest - Sector One; thence continue along said right of way boundary a distance of 234.42 feet to a 1/2 inch rebar at the Southeast corner of Lot 8 of said Oak Crest - Sector One; thence continue along said right of way boundary to a 1/2 inch rebar on the South boundary of said Lot 8; thence turn 10° 09' 02" right and run 103.95 feet along said right of way boundary to a 1/2 inch rebar at the Southwest corner of said Lot 8; thence turn 103° 30' 24" left and run 369.60 feet to a 1/2 inch rebar on the South boundary of aforementioned Southwest quarter - Northwest quarter; thence turn 89° 59' 58" left and run 934.66 feet to the point of beginning of herein described parcel of land.

A handwritten signature in black ink, appearing to be 'JMS', is located on the right side of the page. A long, thin line extends from the top of the signature towards the top right corner of the page.