

This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Highway 280 East, Suite 160
Birmingham, AL 35223

Send Tax Notice To:
Rod C. Ricciardi and Theresa A. Ricciardi
1424 Legacy Drive
Birmingham, AL 35242

STATE OF ALABAMA)

:

STATUTORY JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Nine Hundred Ten Thousand and 00/100 (\$910,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Old Traditional Homes, Inc., an Alabama corporation** (hereinafter referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, **Rod C. Ricciardi and Theresa A. Ricciardi**, (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:

Lot 863, according to the Survey of Greystone Legacy, 8th Sector, Phase I, as recorded in Map Book 31, Page 14 A, B and C, in the Probate Office of Shelby County, Alabama.

Subject To:

Ad valorem taxes for 2005 and subsequent years not yet due and payable until October 1, 2005. Existing covenants and restrictions, easements, building lines and limitations of record.

\$819,000.00 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.

IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the **15th** day of **December, 2004**.

Old Traditional Homes, Inc.


Richard Amberson, President

STATE OF ALABAMA)

:

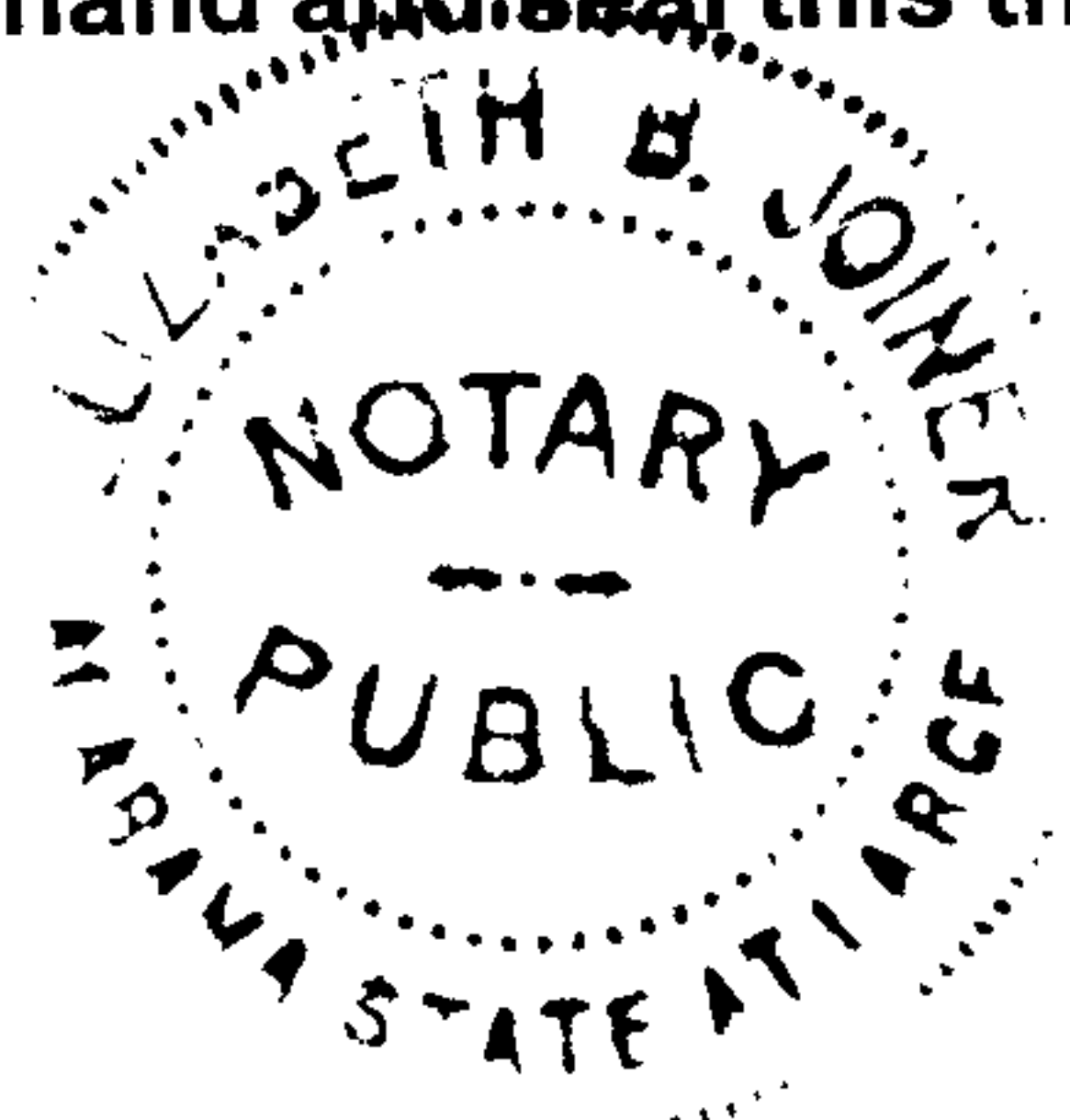
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Richard Amberson, whose name as President of Old Traditional Homes, Inc., an Alabama corporation, is signed to the foregoing Instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument, he as such Officer and with full authority, signed the same voluntarily for and as the act of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 15th day of December, 2004.


NOTARY PUBLIC

My Commission Expires: 9/29/06



CLAYTON T. SWEENEY, ATTORNEY AT LAW