

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

Send Tax Notice To: Terry M. Denny, Jr. and Jill Maple Denny 3210 Glasgow Circle Birmingham, Alabama 35242

STATE OF ALABAMA

COUNTY OF SHELBY

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Two Hundred Seventy-Six Thousand and 00/100 -------Dollars (\$276,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Roy Steven Skelton, and wife, Debra Guess Skelton, (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, Terry M. Denny, Jr. and Jill Maple Denny, (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 17, First Addition to Kerry Downs, as recorded in Map Book 7, Page 73 in the Probate Office of Shelby County, Alabama, less and except the following: Begin at the most Northeasterly corner of said Lot 17, said point also being the Southerly corner of Lot 18 of said subdivision; thence in a Northwesterly direction along the Northerly line of said Lot 17 a distance of 137.13 feet to a point on the Easterly right of way line of Glasgow Circle, said point also being on a curve to the right having a radius of 50.0 feet and a central angle of 8 deg. 01 min. 17 sec; thence left in a Southeasterly direction and along said curve and right of way line to the right a distance of 7.00 feet; thence 42 deg. 27 min. 01 sec. left from tangent of said curve in a Southeasterly direction, a distance of 130.67 feet to a point on the most Northeasterly line of said Lot 17; thence 77 deg. 16 min. left in a Northeasterly direction, a distance of 4.46 feet to the point of beginning. Situated in Shelby County, Alabama.

Subject To:

Ad valorem taxes for 2007 and subsequent years not yet due and payable until October 1, 2007. Existing covenants and restrictions, easements, building lines and limitations of record.

\$276',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.

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 **December**, **2006**.

Roy Steven Skelton

Debra Guess Skelton

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Roy Steven Skelton, and wife, Debra Guess Skelton, 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 December, 2006.

2023 NOTARY

NOTARY PUBLIC

My Commission Expires:

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