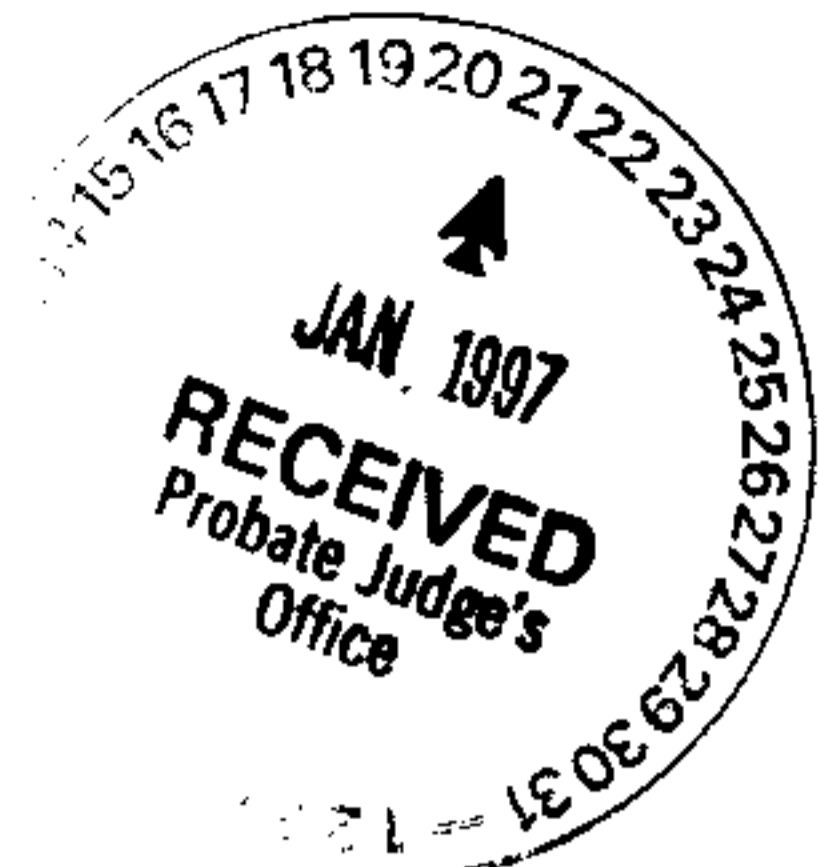


STATE OF ALABAMA,  
COUNTY OF SHELBY.



**DISCLAIMER OF PROPERTY INTEREST**

I, Shirley B. Shipman, am the surviving joint tenant of the property described below, the other joint tenant, William B. Shipman, having died on April 25, 1996, and I am the devisee of property under the terms of the will of William B. Shipman, deceased, as admitted to probate in the Probate Court of Shelby County, Case No. 35-004.

Under the provisions of Section 43-8-290 of the Alabama Code (The Alabama Uniform Disclaimer of Property Interests Act), and Section 2518 of the Internal Revenue Code (Disclaimer), I do hereby disclaim the one-half separate interest devolving to me by right of survivorship in and to the following property located in Shelby County, Alabama:

Lot 160, according to the Survey of Brook Highland, An Eddleman Community, 5th Sector, as recorded in Map Book 13, Page 36 A & B, as recorded in the Probate Office of Shelby County, Alabama.

And I do hereby disclaim any interest in this property devised to me under the terms of the will of William B. Shipman, deceased, or by operation of law.

It is the intent that, as a result of this disclaimer, I continue to own a one-half interest in the whole parcel of property and the other one-half interest disclaimed above devolve in accordance with the will of William B. Shipman (or the Alabama Laws of intestate succession) to someone other than me.

I certify that a copy of this disclaimer is filed in the Probate Court of Shelby County, and a copy of this disclaimer delivered to the Personal Representative of the Estate of William B. Shipman, deceased. This disclaimer is intended to be a "Qualified Disclaimer".

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 20 day of January, 1997.

  
Shirley B. Shipman

01/27/1997-02673  
11:09 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 11.00

Inst # 1997-02673

STATE OF ALABAMA,

JEFFERSON COUNTY.

I, the undersigned, a notary public in and for said county and said state, hereby certify that Shirley B. Shipman, whose name is signed to the foregoing document and who is known to me, acknowledged before me on this date, that being informed of the contents of the document, she executed the same voluntarily, on the day the same bears date.

Given under my hand, this 20<sup>th</sup> day of JANUARY, 1997.

*Ann M. Bell*  
Notary Public

01/27/1997-02673  
11:09 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 11.00

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