

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

GRANTEE'S ADDRESS:
Jeffrey E. Howie
4084 Milner Way
Hoover, Alabama 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Two Hundred Ninety-Six Thousand Five Hundred and 00/100 (\$296,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **Cross Homebuilders, Inc.** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, **Jeffrey E. Howie and wife, Marianne G. Howie**, (hereinafter referred to as GRANTEE), 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 61, according to the Final Record Plat of Greystone Farms, Milner's Crescent Sector - Phase 2, as recorded in Map Book 21, Page 33, in the Probate Office of Shelby County, Alabama.
Minerals and mining rights excepted.

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

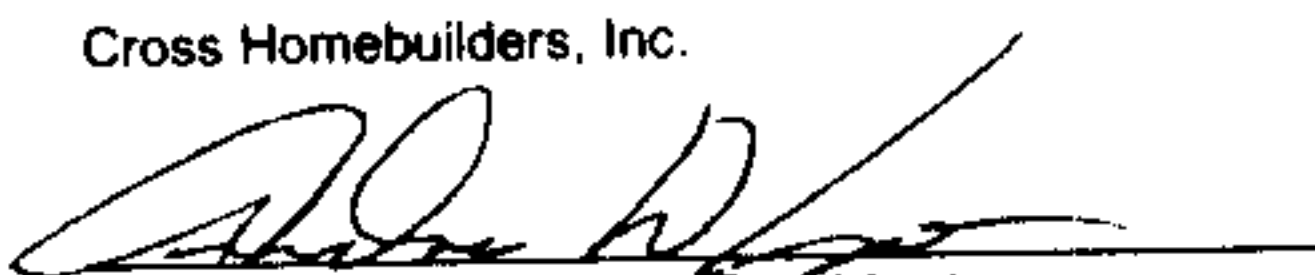
\$281,675.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S 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 GRANTEE, and GRANTEE'S heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its President, Andrew W. Cross who is authorized to execute this conveyance, hereto set his signature and seal this the 8th day of May, 1998.

Cross Homebuilders, Inc.

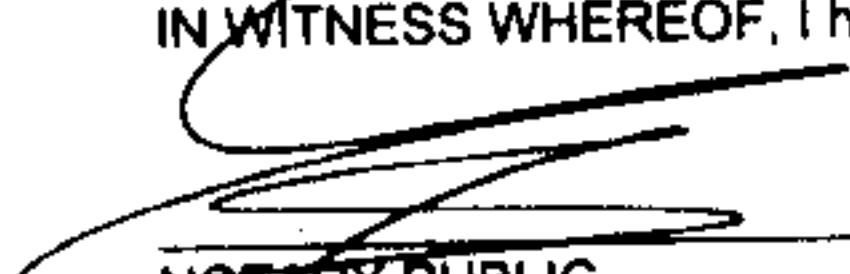

By: Andrew W. Cross, President

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Andrew W. Cross, whose name as President of Cross Homebuilders, 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 8th day of May, 1998.


NOTARY PUBLIC

My Commission Expires: 3/5/00

COMMISSION EXPIRES
3/5/00

05/12/1998-17332
10:41 AM CER 111111
SHELBY COUNTY JUDGE OF PROBATE
001 MEI 26.00

Inst # 1998-17332