THIS INSTRUMENT PREPARED BY: Courtney Mason & Associates, P.C. 1904 Indian Lake Drive, Suite 100 Birmingham, Alabama 35244 GRANTEE'S ADDRESS: Anthony G. Piazza 1413 Belmont Lane Helena, Alabama 35080 1998-38381

STATE OF ALABAMA

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Twenty-Nine Thousand and 00/100 (\$129,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, Stanley W. Hawkins and wife, Sheila M. Hawkins (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, Anthony G. Piazza and wife, Jill C. Piazza, (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 37, according to the Amended Map and Survey of Dearing Downs, 5th Sector, as recorded in Map Book 10, page 71, in the Office of the Judge of Probate of Shelby County, Alabama.

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

\$120,105.00 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, said GRANTOR has hereunto set their hand and seal this the 29th day of September, 1998.

Stanley W. Hawkins his allowney in Fact Mary Lou Vonderau Sherler M. Hawkins, by his Attorney in Fact Mary Lou Sherler M. Hawkins, by har attorney in Fact Mary Lou Sherler M. Hawkins, by har attorney in Fact

Sheila M. Hawkins, by her Attorney in Fact Mary Lou Vonderau

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Mary Lou Vonderau, whose name as Attorney In Fact for Stanley W. Hawkins is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the conveyance, she in her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 29TH DAY OF SEPTEMBER,

My Commission Expires: 3/5/99

Notara Pi

Notary Public

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Mary Lou Vonderau, whose name as Attorney In Fact for Sheila M. Hawkins 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, she in her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 29TH DAY OF SEPTEMBER,

My Commission Expires: 3/74

----

Notary Rublis

DOINE TO PROME TO THE SELECTION OF THE S