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

GRANTEE'S ADDRESS Frances E. McCrea 13 Chatham Court Pelham, Alabama 35124

STATE OF ALABAMA

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Thirty-Eight Thousand Five Hundred and 00/100 (\$38,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, Steve Gaither, a married man (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES. Frances E, McCrea and Nelson E. McCrea, husband and wife, (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 13, according to the Survey of Deer Springs Estates, Second Sector, as recorded in Map Book 5. Page 85, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama Mineral and mining rights excepted.

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record THIS PROPERTY IS NOT HOMESTEAD PROPERTY OF THE GRANTOR AS DEFINED BY THE CODE OF THE STATE OF ALABAMA.

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

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

IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the 1st day of March, 1999

Steve Gaither

STATE OF ALABAMA )

COUNTY OF SHELBY )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Steve Gaither, a single individual whose name 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 instrument signed his name voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 1st day of March. 1999.

NOTARY PUBLIC

My Commission Expires:

Inst # 1999-08899

03/03/1999-08899 01:30 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 CRH 47,90