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

GRANTEE'S ADDRESS: Ralph Eugene Hyatt 102 Braxton Way Pelham, Alabama 35124

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Forty-Two Thousand Five Hundred and 00/100 (\$142,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, Betty H. Cowan, a single individual (hereinafter referred to as GRANTOR). the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, Raiph Eugene Hyatt and Carol D. Hyatt, 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 102, according to the corrected Map of Stratford Place, Phase I, Final Plat, as recorded in Map Book 12, page 38, in the Probate Office of Shelby County, Alabama; being situated in Shelby County. Mineral and mining rights excepted.

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

\$145,350.00 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 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 her hand and seal this the 30th day of June, 1999. her attenny in soct. Betty H. Cowan by her attorney in fact Tom Murphy STATE OF ALABAMA COUNTY OF SHELBY) County of Shelby) State of Alabama)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Tom Murphy., whose name as Attorney In Fact for Betty H. Cowan, 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, in his capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

GIVEN UNDER MY HAND THIS THE 30TH DAY OF JUNE, 1999.

My Commission Expires:

3/5707

Notary Public