

\$162,750.00 of the purchase price recited above was paid from the proceeds of a purchase money mortgage executed simultaneously with delivery of this deed.

TO HAVE AND TO HOLD 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.

GRANTORS make no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the GRANTORS have neither permitted or suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the GRANTORS.

GRANTEES understand that acceptance of this deed constitutes acceptance of all of the terms, conditions and obligations of all protective covenants and restrictions as set out hereinabove.

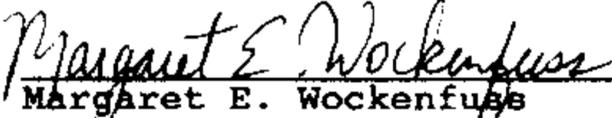
IN WITNESS WHEREOF, the said GRANTOR, by its Leo E. Joseph, Jr., whose name is President, who is authorized to execute this conveyance, has hereto set his signature and seal, this 29th day of June, 1999.

IN WITNESS WHEREOF, we, the GRANTEES, have hereunto set our hands and seals, this 29th day of June, 1999.

Joseph Development & Construction, Inc.



BY: Leo E. Joseph, Jr. (SEAL)
ITS: President
GRANTOR



Margaret E. Wockenfuss (SEAL)
GRANTEE



Michael K. Wockenfuss (SEAL)
GRANTEE



BY: Margaret E. Wockenfuss as (SEAL)
Attorney in Fact for Michael
K. Wockenfuss

THE STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Leo E. Joseph, Jr. whose name as President of Joseph Development & Construction, 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.

Given under my hand and official seal this 29th day of June, 1999.



NOTARY PUBLIC
My commission expires: 03/17/03

THE STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Margaret E. Wockenfuss, and Margaret E. Wockenfuss as Attorney in Fact for spouse, Michael K. Wockenfuss, whose names are signed to the foregoing conveyance as GRANTEES, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of June, 1999.



NOTARY PUBLIC
My commission expires: 03/17/03

Inst # 1999-28100

Page 3 of 3

07/06/1999-28100
11:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CRH 22.50