

QUALIFIED DISCLAIMER

1. **Identification of Disclaimant.** I, Jon Patrick Strength, am over the age of 19 years and am a resident of Jefferson County, Alabama. My present mailing address is 1096 Highlands Drive, Hoover, Alabama 35244. I, Donald R. Strength, Jr., am over the age of 19 years and a resident of Randolph County, Alabama. My present mailing address is 1362 Dogwood Circle, Roanoke, Alabama 36274. I, Benjamin McQueen Strength, am over the age of 19 years and am a resident of Jefferson County, Alabama. My mailing address is 2636 Apollo Circle, Hoover, Alabama 35226. We are the Co-Executors of the Estate of Lucretia Y. Gay, deceased, having been appointed by the Probate Court of Shelby County, Alabama in Case No. 38-258.

2. **Identification of Decedent.** We are the Co-Executors of Jimmy A. Gay, deceased (the "decedent"), a resident of Shelby County, Alabama, at the time of his death and who died on the 19th day of June, 1999, having been appointed by the Probate Court of Shelby County, Alabama in Case No. _____.

3. **Identification of Instrument.** At the time of the Decedent's death, he and Lucretia Y. Gay, deceased, owned certain real estate located in Shelby County, Alabama as joint tenants with right of survivorship to which Lucretia Y. Gay, deceased, would succeed as sole owner by operation of law upon the death of the Decedent.

4. **Identification of Disclaimed Property.** The property which we disclaim is described in the schedule attached as Exhibit "A" to this Qualified Disclaimer, all of which property is referred to in this Qualified Disclaimer as the "Disclaimed Property." Pursuant to the provisions of the Alabama Uniform Disclaimer of Property Interests Act, we disclaim all rights and interests to which we would, but for this Qualified Disclaimer, be or have been entitled in the Disclaimed Property or that we might otherwise receive by virtue of Lucretia Y. Gay, deceased, surviving the Decedent, by operation of law.

5. **Relation Back to Decedent's Death.** This Qualified Disclaimer relates back to the date of the Decedent's death, being the 19th day of June, 1999.

6. **No Benefits or Consideration Accepted.** We have not accepted the Disclaimed Property or any of the benefits of the Disclaimed Property and have not received and will not receive any consideration for this Qualified Disclaimer.

7. **Irrevocable Act.** We do not wish to accept the Disclaimed Property. We irrevocably and unqualifiedly make and publicly declare this disclaimer of the Disclaimed Property and any and all rights, directly or by representation, which we may presently have or may hereafter acquire, in, to, or against the Disclaimed Property.

8. **Binding upon Successors and Assigns.** This Qualified Disclaimer is binding upon our successors, assigns, creditors and all persons claiming through or under us.

9. **Intent to be "Qualified Disclaimer."** It is our intent that this Qualified Disclaimer be a "qualified disclaimer" as that term is defined in Internal Revenue Code of 1986, section 2518(b), as amended, and that this Qualified Disclaimer be construed for estate, gift, and all other transfer tax purposes as if no interest in the Disclaimed Property had ever been transferred to us.


09/07/1999-37359
10:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
005 CRH 18.50

10. Delivery. We direct that an original of this Qualified Disclaimer be filed in the office of the Judge of Probate of Shelby County, Alabama, the probate court of the county in which proceedings for the administration of the Estate of the Decedent have been commenced and that copies of this Qualified Disclaimer be delivered in person or mailed by registered or certified mail to the personal representatives of the Decedent.

11. Signature and Attestation. We subscribed our names to this Qualified Disclaimer this the 20th day of August, 1999.

Estate of Lucretia Y. Gay, Deceased


JON PATRICK STRENGTH, Co-Executor


DONALD R. STRENGTH, JR., Co-Executor


BENJAMIN McQUEEN STRENGTH,
Co-Executor

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for the above jurisdiction, do hereby certify that JON PATRICK STRENGTH, as the disclaimant and Co-Executor of the Estate of Lucretia Y. Gay, deceased, to me known and known to be the person described in and who executed the foregoing disclaimer, acknowledged before me that on this date, being informed of the contents of the disclaimer, and with full authority as Co-Executor of the Estate of Lucretia Y. Gay, deceased, he signed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 20th day of August, 1999.


NOTARY PUBLIC

My Commission Expires: 2/23/2000

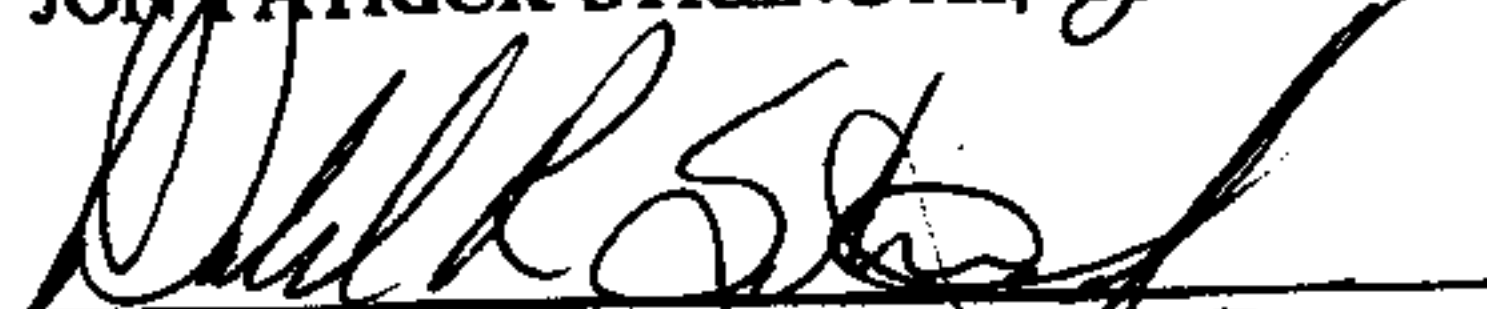
(Notarial Seal)

ACCEPTANCE OF DELIVERY

As Co-Executors of the Last Will and Testament of Jimmy A. Gay, dated the 16th day of June, 1999, we accept and acknowledge delivery on this date of the foregoing disclaimer subscribed by Jon Patrick Strength, Donald R. Strength, Jr. and Benjamin McQueen Strength, in their capacities as Co-Executors of the Estate of Lucretia Y. Gay, deceased, on this the 20 day of August, 1999.

Executed this the 20 day of August, 1999.


JON PATRICK STRENGTH, Co-Executor


DONALD R. STRENGTH, JR. Co-Executor


BENJAMIN McQUEEN STRENGTH,
Co-Executor

Co-Executors of the Last Will and
Testament of Jimmy A. Gay, dated the 16th
day of June, 1999.

EXHIBIT "A"

The Disclaimed Property as defined in the foregoing Qualified Disclaimer is as follows:

Lot 17, according to the Survey of Laurel Woods, as recorded in Map Book 16, page 24, in the Probate Office of Shelby County, Alabama.

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for the above jurisdiction, do hereby certify that JON PATRICK STRENGTH, as the disclaimant and Co-Executor of the Estate of Lucretia Y. Gay, deceased, to me known and known to be the person described in and who executed the foregoing disclaimer, acknowledged before me that on this date, being informed of the contents of the disclaimer, and with full authority as Co-Executor of the Estate of Lucretia Y. Gay, deceased, he signed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 20 day of August, 1999.


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STATE OF ALABAMA

COUNTY OF Jefferson

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Given under my hand and seal of office this the 20 day of August, 1999.


NOTARY PUBLICMy Commission Expires: 2/23/2000

This Instrument Prepared by:

J. ROBERT FAULK

McDOWELL, FAULK & McDOWELL

Attorneys at Law

145 W. Main St.

Prattville, AL 36067

Inst # 1999-37359

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