

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

GRANTEE'S ADDRESS:
Kenneth C. Hill, Jr.
825 Honeysuckle Lane
Montevallo, Al 35115

Inst # 1999-40576

STATE OF ALABAMA) CORPORATION
COUNTY OF SHELBY) JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Thirty-Three Thousand Five Hundred and No/100ths (\$33,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, HFTA Second corporation, f/k/a Transamerican Financial Services, Inc., a corporation (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, Kenneth C. Hill, Jr. and Linda S. Hill, husband and wife, (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:

Commence at the Northwest corner of the South 1/2 of the SW 1/4 of the SE 1/4, Section 25, Township 20, Range 3 West, and run thence Southerly along the West boundary of said 1/4 1/4 Section, 136 feet for the point of beginning of the lot herein described and conveyed; thence Easterly and parallel with the South boundary of said 1/4 1/4 Section 138 feet to the West boundary of a 24 feet wide street or road; thence Southerly along the West boundary of said road and parallel with the West boundary of said 1/4 1/4 Section 136 feet; thence turn an angle of 90 deg. to the right and run Westerly and parallel with the North boundary of said 1/4 1/4 Section 138 feet to the West boundary of said 1/4 1/4 Section; thence Northerly along the West boundary of said 1/4 1/4 Section 136 feet to the point of beginning; being situated in Shelby County, Alabama.

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

SUBJECT TO STATUTORY RIGHTS OF REDEMPTION FOR A PERIOD OF ONE YEAR FROM JUNE 6, 1999.

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, the said GRANTOR by its, who is authorized to execute this conveyance, hereto set his signature and seal this the 17 day of September, 1999.

HFTA Second Corporation, f/k/a Transamerican Financial Services, Inc.

Ashley M. Bean
By: Ashley M. Bean

Its: Asst. Vice President

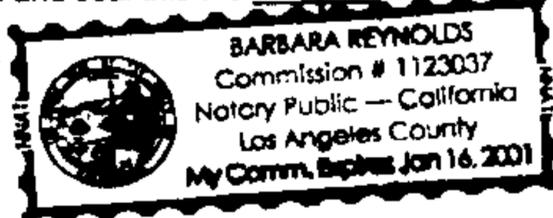
STATE OF CALIFORNIA)
COUNTY OF Los Angeles)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Ashley M. Bean whose name as AVP of HFTA Second Corporation f/k/a Transamerican Financial Services, 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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 17 day of September, 1999.

Barbara Reynolds
NOTARY PUBLIC

My Commission Expires: 1/16/2001



09/29/1999-40576
11:58 AM
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CERTIFIED
JUDGE OF PROBATE
12:00