

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

GRANTEE'S ADDRESS:
Stephen G. Harris
1636 Keeneland Drive
Helena, Alabama 35080

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Forty-Five Thousand Five Hundred and 00/100 (\$145,500.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **David William Ragan III and Valerie C. Ragan, husband and wife** (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEE, **Stephen G. Harris and Holli N. Harris**, (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:

Lot 10, according to the Survey of Dearing Downs, Tenth Addition, as recorded in Map Book 14, Page 86, in the Probate Office of 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.

\$143,763.00 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 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 GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTORS 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 GRANTORS will, and GRANTORS' 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, said GRANTORS have hereunto set their hands and seals this the 15th day of March, 2000.

David William Ragan III
Valerie C. Ragan
David William Ragan III, by his Attorney In Fact,
Valerie C. Ragan

Valerie C. Ragan
Valerie C. Ragan

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Valerie C. Ragan, whose name as Attorney In Fact for David William Ragan III, a married man, 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, she, in her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.
IN WITNESS WHEREOF, I have hereto set my hand and seal this the 15th day of March, 2000.

NOTARY PUBLIC

My Commission expires: 3/17/2000

COURTNEY MASON, JR.
MY COMMISSION EXPIRES 3/17/2000
NOTARY PUBLIC - STATE OF ALABAMA
10.50

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Valerie C. Ragan, a married woman, 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 her name voluntarily on the day the same bears date.
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 15th day of March, 2000.

NOTARY PUBLIC

My Commission Expires: 3/17/2000

COURTNEY MASON, JR.
MY COMMISSION EXPIRES 3/17/2000

Inst • 2000-08470