

This instrument was prepared by:  
Clayton T. Sweeney, Attorney  
2700 Highway 280 East, Suite 290E  
Birmingham, AL 35223

Send Tax Notice To:  
Michael S. Catt and Susan E. Catt  
1047 Watermill Circle  
Birmingham, AL 35242

STATE OF ALABAMA )  
COUNTY OF SHELBY )

**JOINT SURVIVORSHIP DEED**

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of Four Hundred Seventy-Nine Thousand Nine Hundred and 00/100 (\$479,900.00), and other good and valuable consideration, this day in hand paid to the undersigned Rosewood, Inc., an Alabama corporation (hereinafter referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, Michael S. Catt and Susan E. Catt, (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 340, according to the Survey of Highland Lakes, 3rd Sector, Phase V, an Eddleman Community, as recorded in Map Book 24 page 80 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas, all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Inst. #1994-07111 and amended in Inst. No. 1996-17543 and Inst. #1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, Phase V, recorded as Inst. #1998-29633 and Inst. #1998-31695 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration"). Mineral and mining rights excepted.

**Subject To:**

Ad valorem taxes for 2000 and subsequent years not yet due and payable until October 1, 2000. Existing covenants and restrictions, easements, building lines and limitations of record.

\$349,900.00 of the consideration was paid from the proceeds of 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, for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor, 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 is 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 16th day of June, 2000.

Rosewood, Inc.

*Tammy Downard*  
Tammy Downard, President

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Tammy Downard, whose name as President of Rosewood, Inc., an Alabama corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she as such Officer and with full authority, signed the same voluntarily for and as the act of said corporation.

**IN WITNESS WHEREOF,** I have hereunto set my hand and seal this the 16th day of June, 2000

NOTARY PUBLIC

My Commission Expires: 6/5/03

Inst. # 2000-20809

06/22/2000-20809  
09:07 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CJ1 130.50

CLAYTON T. SWEENEY, ATTORNEY AT LAW

Inst. # 2000-20809