

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

Send Tax Notice To:
Michael G. Martin and Tracey J. Martin
7635 Waunaqua Drive
Winter Park, FL 32792

STATE OF ALABAMA)

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Four Hundred Fifty-Two Thousand Six Hundred and 00/100 (\$452,600.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Crystal Homes, 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 G. Martin and Tracey J. Martin**, (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 245, according to the Survey of Highland Lakes, 2nd Sector, an Eddleman Community, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. #1996-17543 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 2nd Sector, recorded as Instrument # 1996-10928 in the Probate Office of Shelby County, Alabama.

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.

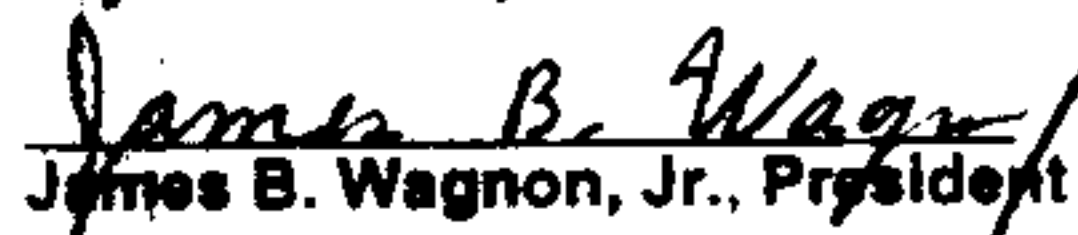
\$449,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 his hand and seal this the **28th day of June, 2000**.

Crystal Homes, Inc.


James B. Wagnon, Jr., President

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **James B. Wagnon, Jr.**, whose name as President of **Crystal Homes, 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, he 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 **28th day of June, 2000**.


NOTARY PUBLIC

My Commission Expires: **6/5/03**

Inst # 2000-23272

07/11/2000-23272
11:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
12.30