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

Send Tax Notice To:
W. Andrew Howell and Linda S. Howell
4501 High Court Circle
Birmingham, AL 35242

STATE OF ALABAMA)
: **JOINT SURVIVORSHIP DEED**
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **One Million Two Hundred Seventy-Five Thousand and 00/100 ($1,275,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Cornerstone Building Co., 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, **W. Andrew Howell and Linda S. Howell,** (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 14, according to the Survey of Greystone, 4th Sector, Phase II, as recorded in Map Book 22 page 27 in the Probate Office of Shelby County, Alabama; being situated in 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.

$990,000.00 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 **15th** day of **August, 2000.**

Cornerstone Building Co., Inc.,

Donald M. Acton, President

STATE OF ALABAMA)
:
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Donald M. Acton, whose name as President of Cornerstone Building Co., 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 15th day of August, 2000.

NOTARY PUBLIC
My Commission Expires: 6/5/03

CLAYTON T. SWEENEY, ATTORNEY AT LAW

2000-28622

08/22/2000-28622
08:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 293.50