

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

Send Tax Notice To:
Geoffrey A. Bell and Laurie A. Bell
1143 Kingswood Road
Birmingham, AL 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Thirty-Four Thousand Nine Hundred and 00/100 (\$334,900.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Lewis Integrity 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, **Geoffrey A. Bell and Laurie A. Bell**, (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 1004, according to the Survey of Highland Lakes, 10th Sector, Phase I, an Eddleman Community, as recorded in Map Book 26, Page 27, 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 and Inst. #1999-31095, and Supplemental Covenants as set out in Inst. #1999-43196 in the Probate Office of Shelby County, Alabama, for Highland Lakes, a Residential Subdivision, 10th Sector, in the Probate Office of Shelby County, Alabama.

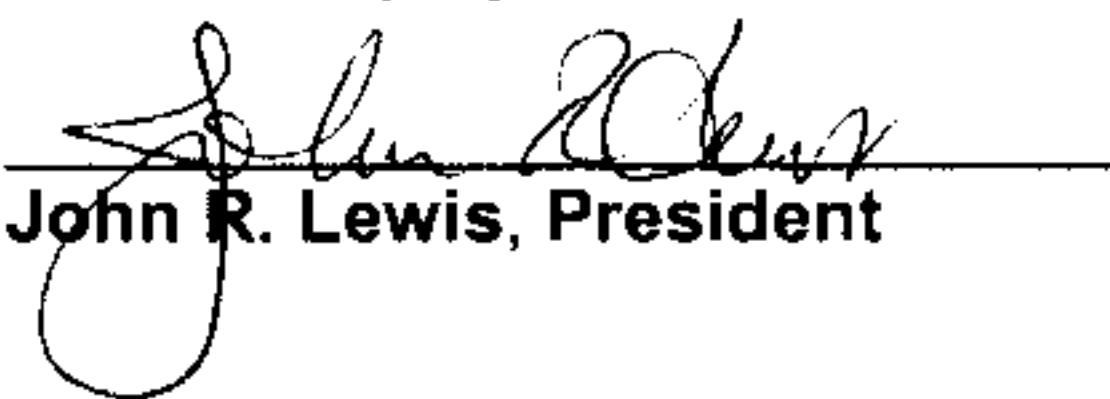
Subject To:
Ad valorem taxes for 2001 and subsequent years not yet due and payable until October 1, 2001. Existing covenants and restrictions, easements, building lines and limitations of record.

\$235,000.00 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.

IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the **13th** day of **October**, 2000.

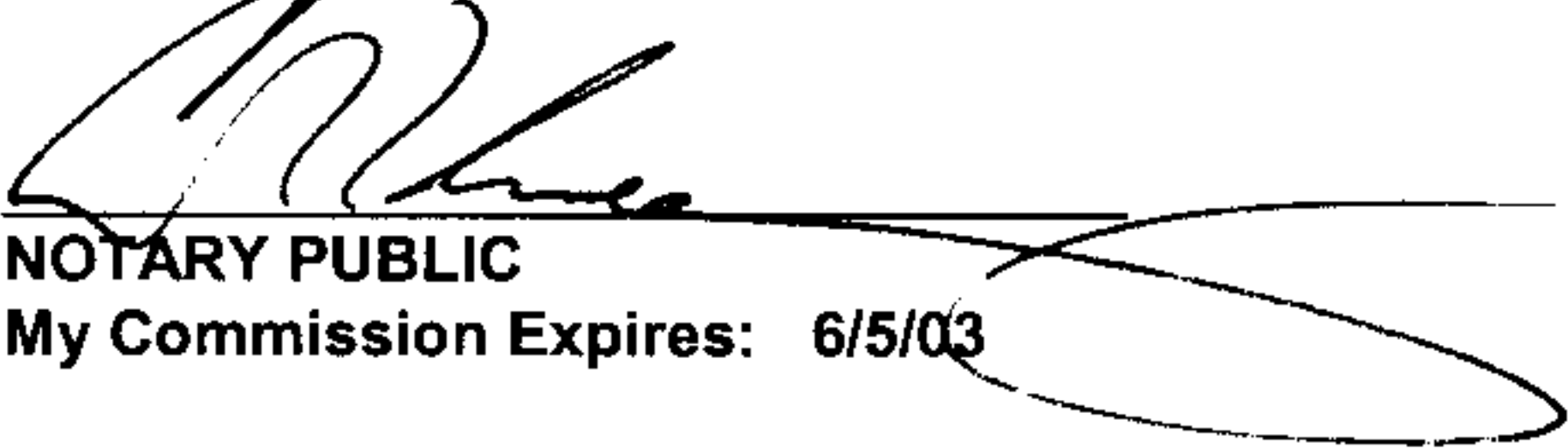
Lewis Integrity Homes, Inc.


John R. Lewis, President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that John R. Lewis, whose name as President of Lewis Integrity 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 13th day of October, 2000.


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

Inst # 2000-36606

10/20/2000-36606
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 111.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW