This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Highway 280 East, Suite 390E
Birmingham, AL 35223
STATE OF ALABAMA

Send Tax Notice To: Michael Kiker and Patricia Kiker 3018 Newberry Circle Birmingham, AL 35242

: JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Seventy-Nine Thousand Nine Hundred and 00/100 (\$379,900.00), and other good and valuable consideration, this day in hand paid to the undersigned Sterling Companies, L.L.C., an Alabama Limited Liability Company (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 Kiker and Patricia Kiker, (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 1023, according to the Map 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 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 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 10th Sector, Phase I, recorded as Inst. #1999-43196 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 2001 and subsequent years not yet due and payable until October 1, 2001. Existing covenants and restrictions, easements, building lines and limitations of record.

\$275,000.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This instrument is executed as required by the Articles of organization and operational agreement of said LLC and same have not been modified or amended.

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 23rd day of March, 2001.

Sterling Companies, L.L.C.

Inst # 2001-11205

Ingram D. Tynes, Member

STATE OF ALABAMA

COUNTY OF JEFFERSON

Inst # 2001-11205

03/2:/2001-11205

01:02 PM CERTIFIED

SHELBY (OUNTY JUDGE OF PROBATE
116.00

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Ingram D. Tynes, whose name as Member of Sterling Companies, L.L.C., an Alabama Limited Liability, 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 23rd day of March, 2001.

NOTARY PUBLIC My Commission Expires: 15/03