This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 160 Birmingham, AL 35223	
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Send Tax Notice To: Jerry F. McPherson and Stacey S. McPherson 263 Highland Park Drive Birmingham, AL 35242

STATE OF ALABAMA)	
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JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Forty-Four Thousand and 00/100 (\$344,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Creation Construction, 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, Jerry F. McPherson and Stacey S. McPherson, (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:

Exhibit "A" is attached hereto and made a part hereof.

Subject To:

Ad valorem taxes for 2002 and subsequent years not yet due and payable until October 1, 2002. Existing covenants and restrictions, easements, building lines and limitations of record.

\$309,400.00 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 25th day of October, 2001.

Creation Construction, Inc.

Tully R. Burch, III, President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Tully R. Burch, III, whose name as President of Creation Construction, 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 25th day of October, 2001.

NOTARY PUBLIC

My Commission Expires: 6/5/03

11/02/2001-47279
09:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
49.00

Exhibit "A" Legal Description

Parcel I:

Lot 1709-A, according to the Re-subdivision of Highland Lakes, 17th Sector, an Eddleman Community, as recorded in Map Book 27 page 90 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, 17th Sector, recorded as Inst. #2000-41317 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Parcel II:

The non-exclusive easement for ingress and egress, a wall and private driveway as set out in Inst. #2001-32297 in the Probate Office, more particularly described as follows:

A parcel of land situated in the Southwest 1/4 of Section 9, Township 19 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows: Commence at the Northwest corner of Lot 1709-A, as recorded in a Resubdivision of Highland Lakes 17th Sector, an Eddleman Community Map Book 27 page 90 A & B, said point also being on the East right of way of Highland Park Drive as recorded in said Highland Lakes, 17th Sector; thence run in a Southeasterly direction along the North line of said Lot 1709-A, and also along the South line of Lot 1708-A, as recorded in said Highland Lakes 17th Sector, for a distance of 13.0 feet to a point; thence turn an angle to the left of 90 deg. 00 min. 00 sec. and run in a Northeasterly direction for a distance of 3.5 feet to a point; thence turn an angle to the right 90 deg 00 min. 00 sec. and run in a Southwesterly direction for a distance of 75.0 feet to a point; thence turn an angle to the right of 90 deg. 00 min. 00 sec. and run in a Southwesterly direction for a distance of 3.5 feet to a point on the North line of said Lot 1709-A; thence turn an angle to the right of 90 deg. 00 min. 00 sec. and run in a Northwesterly direction for a distance of 75.0 feet to the point of beginning.

All being situated in Shelby County, Alabama.

Inst # 2001-47279

11/02/2001-47279
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SHELBY COUNTY JUDGE OF PROBATE
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