This instrument was prepared by:
Clayton T. Sweeney, Attorney
2700 Highway 280 East, Suite 160
Birmingham, AL 35223

Send Tax Notice To: Kellee Jon Michael McCoy and Natali Ingram McCoy 123 Charlton Lane Calera, AL 35040

STATE OF ALABAMA)	Calcia, AL 3
COUNTY OF SHELBY	;)	JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Ninety-Three Thousand One Hundred and 00/100 (\$93,100.00), and other good and valuable consideration, this day in hand paid to the undersigned HPH Properties, LLC, an Alabama limited liability company by HPHB, LLC, an Alabama limited liability company, Member, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, Kellee Jon Michael McCoy and Natali Ingram McCoy, (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,

Lot 58, according to the Survey of Savannah Pointe, Sector III, Phase II, as recorded in Map Book 27, Page 122, in the Probate Office of Shelby County, Alabama.

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.

\$91,654.00 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

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTORS are 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 GRANTORS will, and GRANTORS' 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 GRANTORS have hereunto set their hands and seals this the 20th day of November,

HPH Properties, LLC, an Alabama limited liability company By: HPHB, LLC, an Alabama limited liability company, Its Member BY: Alan C. Howard, Member

STATE OF ALABAMA **COUNTY OF JEFFERSON**

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Alan C. Howard, whose name as Member HPHB, LLC, an Alabama limited liability company, which is Member of HPH Properties, LLC, an Alabama limited liability company, 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, she as such Officer and with full authority, signed the same voluntarily for and as the act of said limited

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 20th day of November, 2001.

NOTARY PUBLIC

Inst # 2001-52334

My Commission Expires: 6/5/03