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

Send Tax Notice To: Joseph B. Marriner and Leslie L. Marriner 4843 Caldwell Mill Road Bimringham, AL 35242

STATE OF ALABAMA

COUNTY OF SHELBY

in the County of Shelby, State of Alabama, to-wit:

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Fifty-Two Thousand and 00/100 (\$152,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Mary P. Palmer and husband, D. Kenneth Palmer (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, Joseph B. Marriner and Leslie L. Marriner, (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

Lot 3, according to the J.A. Jones Survey as recorded in Map Book 7, Page 74, in the Probate Office of Shelby County, Alabama. Situated in SW 1/4 of NW 1/4 of Section 3, Township 19 South, Range 2 West.

Mary P. Goldner is one and the same person as Mary P. Palmer

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.

\$144,400.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

Mary P. Goldner is the surviving grantee of the recorded Deed in Volume 30, Page 757; the other grantee Richard H. Goldner, having died on or about March 27, 2000.

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 her hand and seal this the 30th day of November, 2001.

Mary P. Palmer

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STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Mary P. Palmer and D. Kenneth Palmer, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument she executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 30th day of November, 2001.

NOTARY PUBLIC

My Commission Expires: 06/5/03

Inst # 2001-53705

12/08/2001-53705
12:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
19.00