

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

Send Tax Notice To:  
Kelly W. Carter and Vicki D. Carter

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

# 2002-00575

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of **Eighty-Three Thousand and 00/100 (\$83,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **L. Douglas Joseph, a married man J. Anthony Joseph, a married man and Gail J. Owen, an unmarried woman**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEE herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEE, **Kelly W. Carter and Vicki D. Carter**, (hereinafter referred to as GRANTEE), 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 6, according to the survey of The Meadow at Tara, as recorded in Map Book 29 Page 46 in the Probate Office of Shelby County, Alabama; being situated in 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.

The property conveyed herein does not constitute the homestead of the Grantors or their spouses.

\$74,700.00 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 GRANTEE, 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 GRANTORS have hereunto set their hands and seals this the **27th** day of **December**, 2001.

*L. Douglas Joseph By Kathy L. Joseph*  
L. Douglas Joseph, by  
Kathy L. Joseph, Attorney in Fact

*Gail J. Owen*  
Gail J. Owen

J. Anthony Joseph

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that J. Anthony Joseph and Gail J. Owen, whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of the Instrument they executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 27th day of December, 2001.

*[Signature]*  
NOTARY PUBLIC  
My Commission Expires: 6/5/03

Inst. # 2002-00575

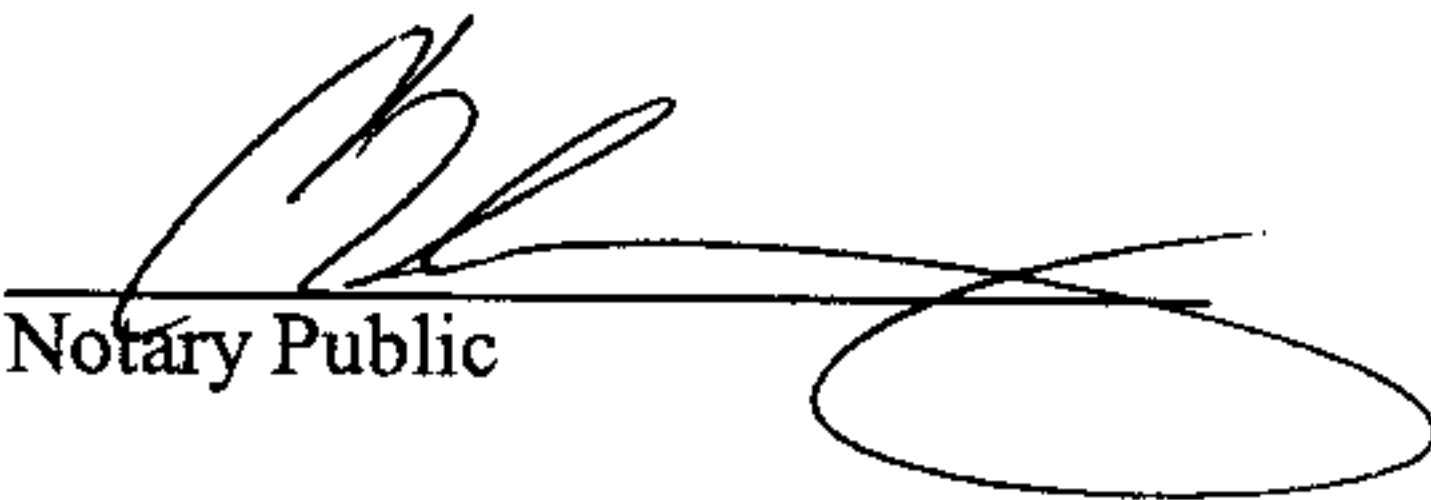
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SHELBY COUNTY JUDGE OF PROBATE  
002 HEL 22.50

STATE OF ALABAMA     )  
COUNTY OF SHELBY     )

I, the undersigned, a Notary Public, in and for said county and in said state, hereby certify that KATHY L. JOSEPH, whose name as Attorney in Fact for L. DOUGLAS JOSEPH, under that certain Durable Power of Attorney recorded on 1/24/95, in Real/Instrument # 1995-01915, Page \_\_\_\_\_, in the Probate Office of Shelby County, Alabama, is signed to the foregoing conveyance/instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance/instrument, she in capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 27th day of December, 20 01

  
Notary Public

My Commission expires: 6-5-2007

Inst # 2002-00575

01/03/2002-00575  
02:41 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MEL 22.50