

STATE OF ALABAMA,
COUNTY OF SHELBY.

DISCLAIMER OF PROPERTY INTEREST

I, Ida Mae Cumberland, am the surviving joint tenant of the property described below, the other joint tenant, William M. Cumberland, having died on October 3, 2000. The will of William M. Cumberland, deceased, is admitted to probate in the Probate Court of Shelby County, Alabama, Case No. 40-262.

Under the provisions of Section 43-8-290 of the Alabama Code (The Alabama Uniform Disclaimer of Property Interests Act), and Section 2518 of the Internal Revenue Code (Disclaimer), I do hereby disclaim the one-half separate interest devolving to me by right of survivorship in and to the following property:

Prudential Securities, Inc., brokerage account # BEK 004739; less and except the Allmerica Financial Life variable annuity, contract # VN 415759, although held in the account, is not jointly owned but payable to me.

It is the intent that, as a result of this disclaimer, I continue to own a one-half interest in the property and the one-half interest disclaimed above devolve in accordance with the will of William M. Cumberland (or the Alabama Laws of intestate succession) to someone other than me.

I certify that a copy of this disclaimer is filed in the Probate Court of Shelby County, and a copy of this disclaimer delivered to the Personal Representative of the Estate of William M. Cumberland, deceased. This disclaimer is intended to be a "Qualified Disclaimer".

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 15 day of February, 2002.

Ida Mae Cumberland
Ida Mae Cumberland

STATE OF ALABAMA,
COUNTY OF SHELBY.

Before me, the undersigned, a notary public in and for said county and said state, personally appeared Ida Mae Cumberland, who being first duly sworn, makes oath that she has read the foregoing document and knows the contents thereof, and that she is informed and believes, and, upon such information and belief, avers that the facts alleged therein are true and correct, and executed same voluntarily.

Given under my hand, this 15th day of February, ~~2001~~ ²⁰⁰².

Debra C. Fields
Notary Public

My Commission Expires

6/4/03

02/28/2002-09:48 AM
SHELBY COUNTY JUDGE OF PROBATE
10:48 AM CERTIFIED
DOJ. MEL 11.00

Inst # 2002-09747