This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 160 Birmingham, AL 35223		Send Tax Notice To: Jimmy Nipper and Iris Nippe 217 Lake Forest Way Maylene, AL 35114
STATE OF ALABAMA)	STATUTORY JOINT SURVIVORSHIP DEEL
COUNTY OF SHELBY)	

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Eighty-One Thousand Six Hundred Ninety-Eight and 75/100 (\$181,698.75), and other good and valuable consideration, this day in hand paid to the undersigned H.P.H. Properties, 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, Jimmy Nipper and Iris Nipper, (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:

Lot 218, according to the Survey of Lake Forest, Second Sector, as recorded in Map Book 26, Page 142, 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.

\$161,100.00 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 22nd day of April, 2002.

Alan C. Howard, President

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 President of H.P.H. Properties, 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 22nd day of April, 2002.

NOTARY PUBLIC
My Commission Expires: 6/5/03

Inst # 2002-19139

O4/25/2002-19139
OB:21 AM CERTIFIFD
SHELBY COUNTY JUDGE OF PROBATE
001 MSB 32.00