

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

Send Tax Notice To:
Michael Shawn Cloud and Pamela L. Cloud
826 Savannah Lane
Calera, AL 35040

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **One Hundred Twenty-Four Thousand One Hundred Forty-Six and 00/100 (\$124,146.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **HPH Properties, LLC, an Alabama limited liability company, formerly known as HPH, LLC**, (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, **Michael Shawn Cloud and Pamela L. Cloud**, (hereinafter referred to as GRANTEE), as joint tenants, with right of survivorship, the following described Real Estate, lying and being in the County of **Shelby**, State of Alabama, to-wit:

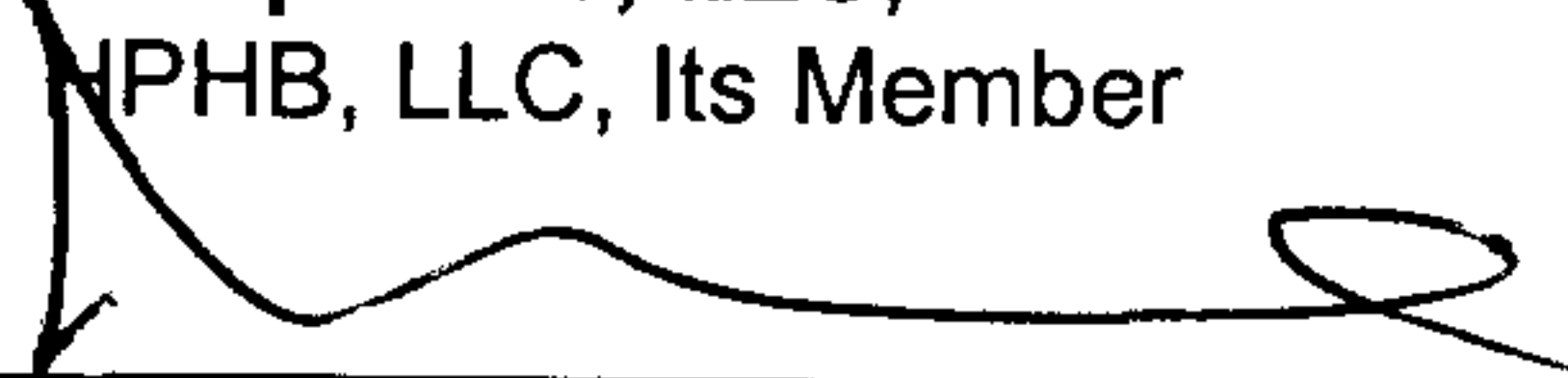
Lot 224, according to the Survey of Savannah Pointe Sector II Phase III, as recorded in Map Book 29, Page 13, in the Probate Office of Shelby County, Alabama.

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.

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

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

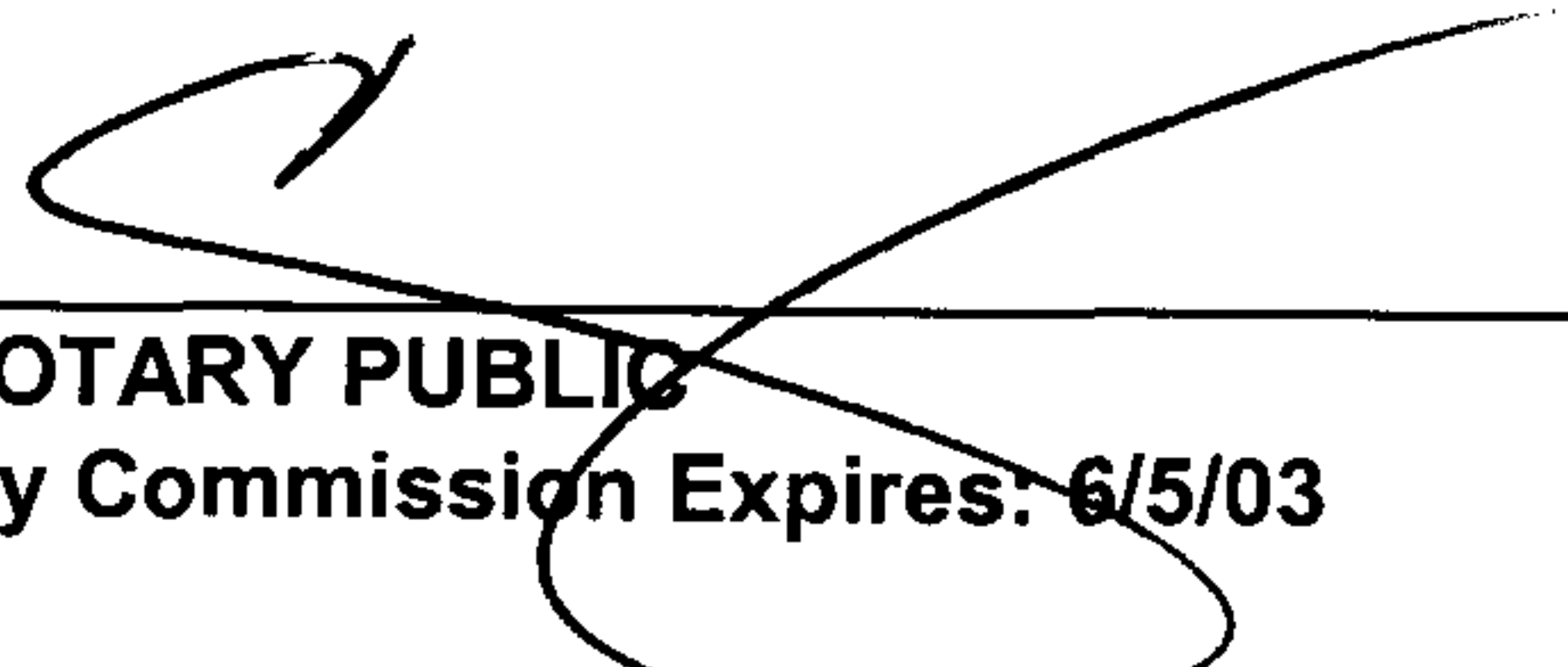
IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the **30th** day of **April**, 2002.

HPH Properties, LLC,
By: HPHB, LLC, 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 of HPHB, LLC, an Alabama limited liability company, in its capacity as 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, he as such Member and with full authority, signed the same voluntarily for and as the act of said limited liability company, acting in its capacity as Member of HPH Properties, LLC.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 30th day of April, 2002.


NOTARY PUBLIC
My Commission Expires: 6/5/03

CLAYTON T. SWEENEY, ATTORNEY AT LAW