

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

Send Tax Notice To: Richard Patrissi and Barbara Patrissi 175 Scarlet Oak Drive Junelene, AL 35114

STATE OF ALABAMA)	
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STATUTORY JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Two Hundred Thirty-Seven Thousand Five Hundred and 00/100 (\$237,500.00), 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, Richard Patrissi and Barbara Patrissi, (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 413, according to the Survey of Lake Forest, Fourth Sector, as recorded in Map 28. Page 93, 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.

\$100,000.00 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 10th day of June, 2002.

H.P.H. Properties, Inc.

Alan C. Howard, President

by: Ken Crittenden, Attorney in Fact

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that KEN CRITTENDEN as Attorney in Fact for Alan C. Howard, whose name as President of H.P.H. Properties, Inc., an Alabama corporation, and whose name as Attorney in Fact under that certain Limited Power of Attorney recorded on June 13, 2002, in Instrument No. 20020513000224200, in the Probate Office of Shelby County, Alabama, 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 Attorney in Fact for said 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 10th day of June, 2002.

NOTARY PUBLIC

My Commission Expires: 6/5/03