

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

Send Tax Notice To:  
Douglas Snider and Cathy M. Snider  
1991 Highway 69  
Columbiana, AL 35051

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

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of **Four Hundred Forty Thousand and 00/100 (\$440,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **L. Douglas Joseph, and wife\ Kathy L. Joseph**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, **Douglas Snider and Cathy M. Snider**, (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:

**See Exhibit "A" attached hereto and made apart hereof.**

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.

\$374,000.00 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.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTORS are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, except as hereinabove set forth, and except for taxes due for the current and subsequent years, and except for any Restrictions pertaining to the Real Estate of record in the Probate Office of said County; and that GRANTORS will, and GRANTORS' heirs, executors and administrators shall, warrant and defend the same to said GRANTEES, and GRANTEES' heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the **26th** day of **June**, **2002**.

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

*Kathy L. Joseph*  
Kathy L. Joseph

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Kathy L. Joseph, whose name at Attorney in Fact for L. Douglas Joseph a married man, under that certain Durable Power of Attorney recorded on 1/24/1995, in Real/Instrument # 1995-01915, 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, he in capacity as such Attorney in Fact, executed the same voluntarily on the day that same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 26th day of June, 2002.

*[Signature]*  
**NOTARY PUBLIC**  
My Commission Expires: **06/5/03**

CLAYTON T. SWEENEY, ATTORNEY AT LAW

EXHIBIT "A"  
**PROPERTY DESCRIPTION**


The land referred to in this Commitment is described as follows:

From a 6"x 6" concrete monument at the Southeast corner of Section 22, Township 20 South, Range 1 West, run thence West along the accepted South boundary of the Southeast 1/4 of the Southeast 1/4 of said Section 22 a distance of 1323.07 feet to a 1/2" rebar accepted as the Southwest corner of said Southeast 1/4 of the Southeast 1/4; thence turn 91 deg. 16 min. 04 sec. right and run 634.59 feet along the accepted West boundary of said Southeast 1/4 of the Southeast 1/4 to a 1/2" rebar on the Northerly boundary of an Alabama Power Company 230 Kv Transmission Line (100' R.O.W.), being the point of beginning of herein described parcel of land, thence continue along said course a distance of 144.54 feet to a 1/2" rebar that is 548.01 feet South of a 1/2" pipe accepted as the Northwest corner of said Southeast 1/4 of the Southeast 1/4; thence turn 73 deg. 50 min. 21 sec. right and run 442.67 feet to a 1/2" rebar; thence turn 12 deg. 17 min. 07 sec. right and run 394.06 feet to a point; thence turn 62 deg. 40 min. 35 sec. right and run 330.72 feet to a point; thence turn 99 deg. 30 min. 54 sec. right and run 302.73 feet to a 1/2" rebar on the Northerly boundary of aforementioned Alabama Power Company Transmission Line; thence turn 29 deg. 44 min. 55 sec. right and run 715.43 feet along the North boundary of said Alabama Power Company Transmission Line to the point of beginning of herein described parcel of land, situated in the Southeast 1/4 of the Southeast 1/4 of Section 22, Township 20 South, Range 1 West, Shelby County, Alabama.

Also, a 30' easement for ingress and egress description to-wit: From the Southwest corner of aforescribed parcel of land run thence East along the South boundary of said parcel of land and the Northerly boundary of an Alabama Power Company 230 Kv Transmission Line (100' R.O.W.) a distance of 430.10 feet to the point of beginning of the centerline of herein described 30' easement for ingress and egress, thence turn 86 deg. 06 min. 41 sec. right and run 105.35 feet along said easement centerline and the following courses; 14 deg 11 min. 24 sec. left for 90.48 feet; 02 deg 22 min. 43 sec. left for 304.02 feet; 06 deg. 01 min. 29 sec. left for 73.16 feet; 06 deg. 24 min. 05 sec. left for 152.69 feet; 10 deg. 08 min. 20 sec. right for 101.37 feet; thence turn 07 deg. 17 min. 29 sec. right and run 203.26 feet along said easement centerline to a point of termination in the center of Shelby County Highway #69 (80' R.O.W.).

Also, a 10' Gas Line easement description to-wit: From the Northeast corner of aforescribed parcel of land, run thence West along the North boundary of said parcel of land a distance of 335.21 feet to the point of beginning of the centerline of herein described 10' Gas Line easement; thence turn 100 deg. 58 min. 44 sec. right and run 41.11 feet along said Gas Line easement centerline and the following courses; 04 deg. 02 min. 04 sec. left for 54.89 feet; 05 deg. 21 min. 14 sec. right for 39.59 feet; 00 deg. 57 min. 21 sec. left for 36.40 feet; 14 deg. 10 min. 42 sec. right for 51.11 feet; 12 deg. 09 min. 33 sec. left for 56.29 feet; 00 deg. 30 min. 20 sec. right for 34.61 feet; 19 deg. 13 min. 12 sec. right for 46.78 feet; 13 deg. 03 min. 39 sec. left for 65.04 feet; thence turn 31 deg. 52 min. 28 sec. right and run 22.08 feet to a point of termination within the right-of-way of Mountain View Road.

All being situated in Shelby County, Alabama.

A handwritten signature in black ink, appearing to be 'J. H. Smith' or similar, written in a cursive style.