

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

Send Tax Notice To: Lyle S. Reynolds and Jennifer W. Reynolds 5409 Woodford Drive Birmingham, AL 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Fifty-Nine Thousand and 00/100 (\$359,000.00), and other good and valuable consideration, this day in hand paid to the undersigned Nancy R. Sheffield, an unmarried woman (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, Lyle S. Reynolds and Jennifer W. Reynolds, (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 24, Block 8, according to the Amended Map of Woodford, as recorded in Map Book 8, Page 51 A, B, C and D, 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.

Nancy R. Sheffield is the remaining grantee in that certain deed recorded in Instrument No. 1992-5132 in the Office of the Judge of Probate of Shelby County, Alabama; the other Grantee, Lawrence B. Sheffield, Jr. having passed away on October 10, 2000.

\$323,100.00 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.

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 3rd day of July, 2002.

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Nancy R. Sheffield, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument she executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 3rd day of July, 2002.

My Commission Expires: