

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

Send Tax Notice To:
Keith T. Owens and Dawn R. Owens
210 Lake Forest Way
Maylene, AL 35114

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **One Hundred Ninety-Nine Thousand Nine Hundred and 00/100 (\$199,900.00)**, 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, **Keith T. Owens and Dawn R. Owens**, (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:

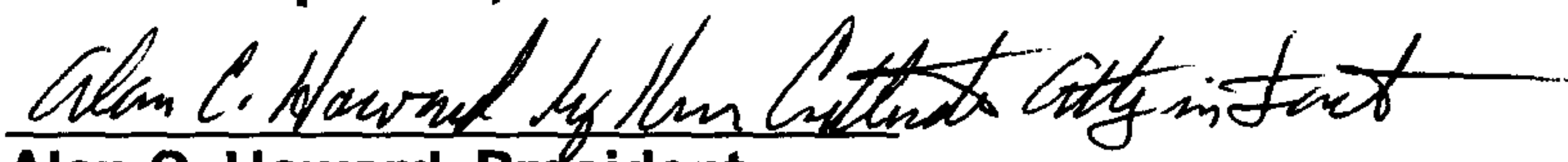
Lot 230, according to the Survey of Lake Forest, Second Sector, as recorded in Map Book 26, Page 142, in the Probate Office of Shelby County, Alabama.

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.

\$189,850.00 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 **17th** day of **July**, **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 **7-23-2002**, in Instrument # **20020723000343280**, 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, executed the same voluntarily for and as the act of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the **17th** day of **July**, 2002.


NOTARY PUBLIC
My Commission Expires: **6/5/03**

CLAYTON T. SWEENEY, ATTORNEY AT LAW