THIS INSTRUMENT PREPARED BY: Courtney Mason & Associates, P.C. 1904 Indian Lake Drive, Suite 100

Birmingham, Alabama 35244 STATE OF ALABAMA

Stephen Miller 3501 Chickering Circle Birmingham, Alabama 35242

GRANTEE'S ADDRESS:

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

11/08/2002 11:54:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Thousand and 00/100 (\$300,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, James W. Wiersma and Kathy A. Wiersma, husband and wife (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, Stephen Miller and Angie Miller, husband and wife, (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 attached Exhibit "A" for legal description.

Subject to existing easements, current taxes, restrictions and covenants, set-back lines and rights of way, if any, of record.

\$240,000.00 of the above-recited purchase price was paid from 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, 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, 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 7th day of November, 2002.

James W. Wiersma

Kathy A. Wiersma

STATE OF ALABAMA

COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that James W. Wiersma and Kathy A. Wiersma, husband and wife whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of the Instrument signed their names voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 7th day of November, 2002.

NOTARY PUBLIC

My Commission Expires:

Cartney H. 1kson, gr.

Lot 2, in Block 7, and a part of Lot 1, Block 7, according to the Map and Survey of Applecross, A Subdivision of Inverness, as recorded in Map Book 6, Page 42, in the Probate Office of Shelby County, Alabama. Said part of Lot 1 being more particularly described as follows: Begin at the Northeast corner of said Lot 1, Block 7; thence Southerly along the Easterly line of said Lot 1, Block 7, for 93.43 feet; thence 132 degrees 24 minutes 21 seconds right and run Northwesterly for 83.20 feet to a point on the Southerly right-of-way line of Applecross Road, said point being on a curve to the right, having a central angle of 32 degrees 06 minutes 10 seconds and a radius of 130.0 feet; thence 106 degrees 18 minutes 44 seconds right to the chord of said curve and run Northeasterly along the arc of said curve, for 72.84 to the point of beginning.