

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

Send Tax Notice To:
Lekeidrick G. English and Hazel Centeno
660 Valley Crest Dr K-197
Birmingham, AL 35215

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Thirty-Five Thousand and 00/100 (\$35,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Bear Creek Ridge, LLC, an Alabama Limited Liability Company** (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, **Lekeidrick G. English and Hazel Centeno**, (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:

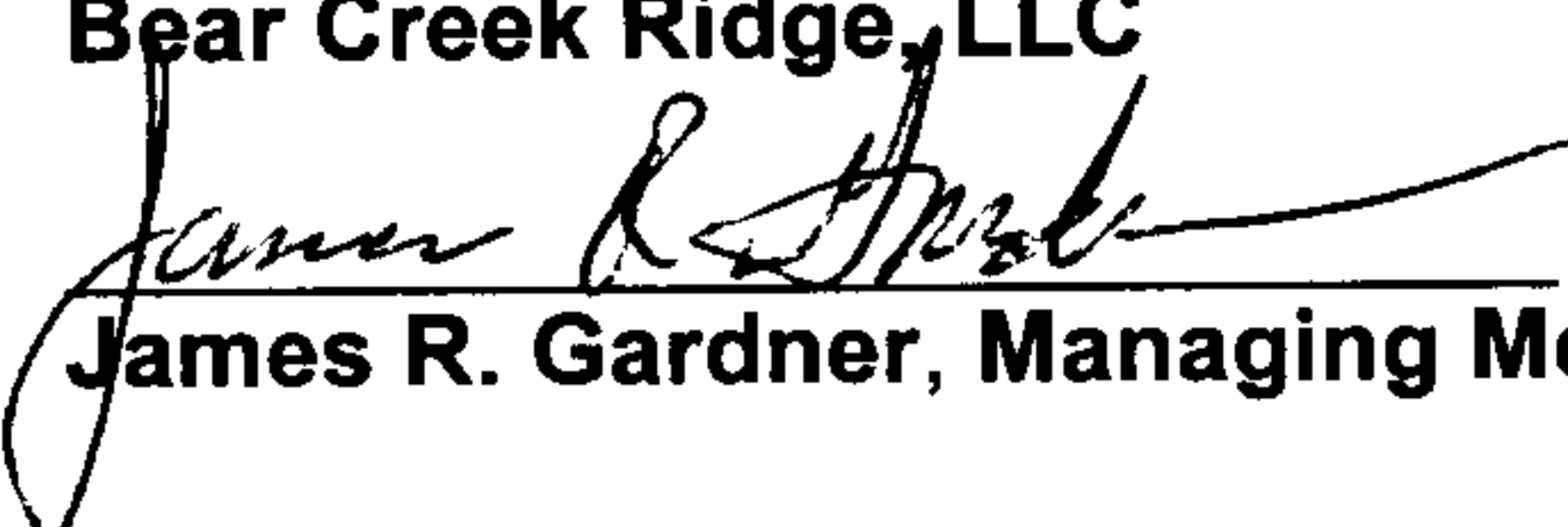
30-A
Lot 24, according to the survey of Bear Creek Ridge, Sector II, a resurvey of Lot 30A of a resurvey of Bear Creek Ridge, as recorded in Map Book 25 page 80 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

- Subject To:
- 1. Ad valorem taxes for 2003 and subsequent years not yet due and payable until October 1, 2003.
 - 2. Restrictions, covenants and conditions as set out in instrument(s) recorded in Inst. No. 1999-16693 in the Probate Office.
 - 3. Right(s) of Way(s) granted to South Central Bell Telephone and Telegraph Company by instrument(s) recorded in Deed Book 342 page 825 and corrected in Deed Book 346 page 349 in the Probate Office.
 - 4. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 81 page 417 in the Probate Office.
 - 5. Restrictions, limitations and conditions as set out in Map Book 25 page 80 and Map Book 25 page 75 and Map Book 22 page 44 in the Probate Office.
 - 6. Restrictive Covenants and Grant of Land easement as set out in Inst. No. 199-22204 in the Probate Office.
 - 7. First Amendment to Declaration of Protective Covenants Bear Creek Ridge Sector II to be filed of record.

\$26,250.00 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.

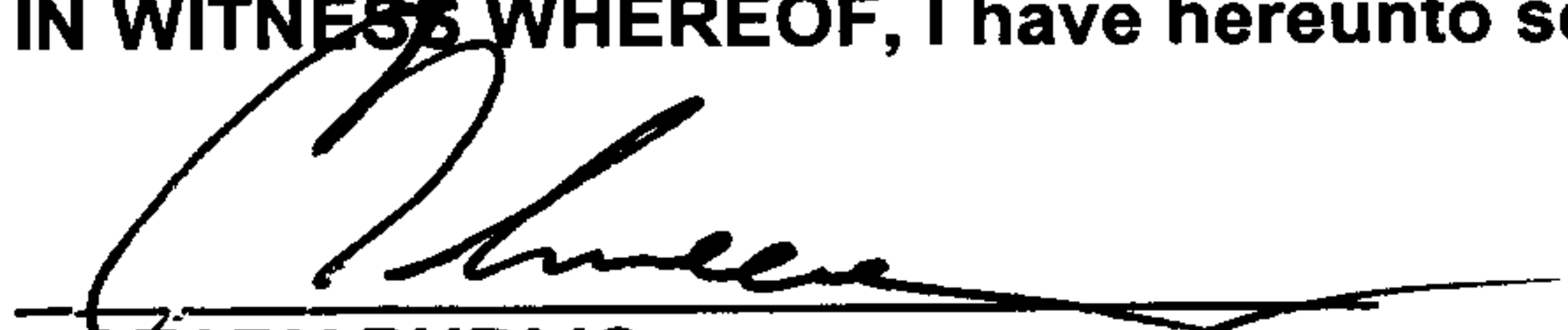
IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the 7th day of November, 2002.

Bear Creek Ridge, LLC

James R. Gardner, Managing Member

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that James R. Gardner, whose name as Managing Member of Bear Creek Ridge, LLC, an Alabama Limited Liability Company, 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 member and with full authority, signed the same voluntarily for and as the act of said Limited Liability Company.

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


NOTARY PUBLIC
My Commission Expires: *6-5-2003*

CLAYTON T. SWEENEY, ATTORNEY AT LAW