

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

Send Tax Notice To:  
Leon Eduardo Cueto and Mirta Scilletta de  
Cueto  
1354 Highland Lakes Trail  
Birmingham, AL 35242

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

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of **Five Hundred Ten Thousand and 00/100 (\$510,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **David Downard, and wife, Tammy Downard**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEEES, **Leon Eduardo Cueto and Mirta Scilletta de Cueto**, (hereinafter referred to as GRANTEEES), 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 252, according to the map of Highland Lakes, 2nd Sector, an Eddleman Community, as recorded in Map Book 20 page 150 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.**

**Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, A Residential Subdivision, as recorded in Inst. # 1994-07111 and amended in Inst # 1996-17543 and amended in Inst # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, A Residential Subdivision, 2nd Sector, recorded as Inst # 1996-10298 in the Probate Office of Shelby County, Alabama.**

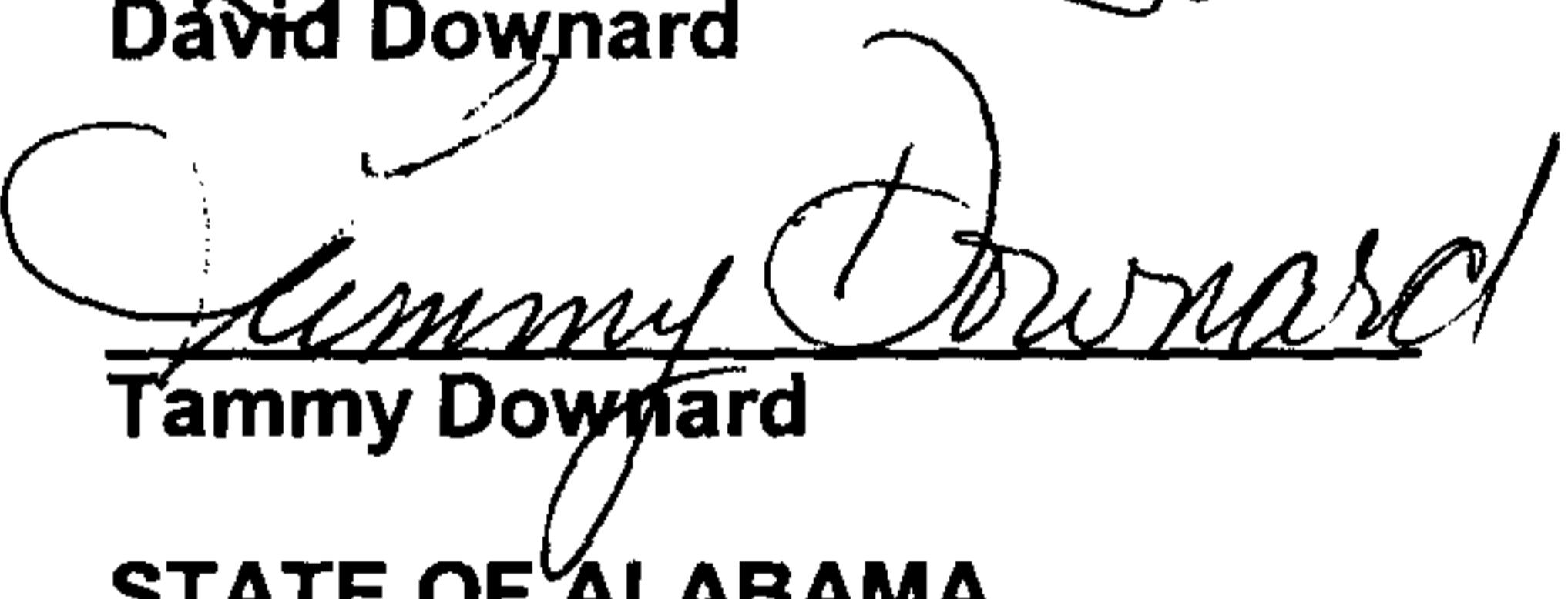
**Subject To:**  
Ad valorem taxes for 2003 and subsequent years not yet due and payable until October 1, 2003. Existing covenants and restrictions, easements, building lines and limitations of record.

\$322,700.00 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 GRANTEEES, 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.

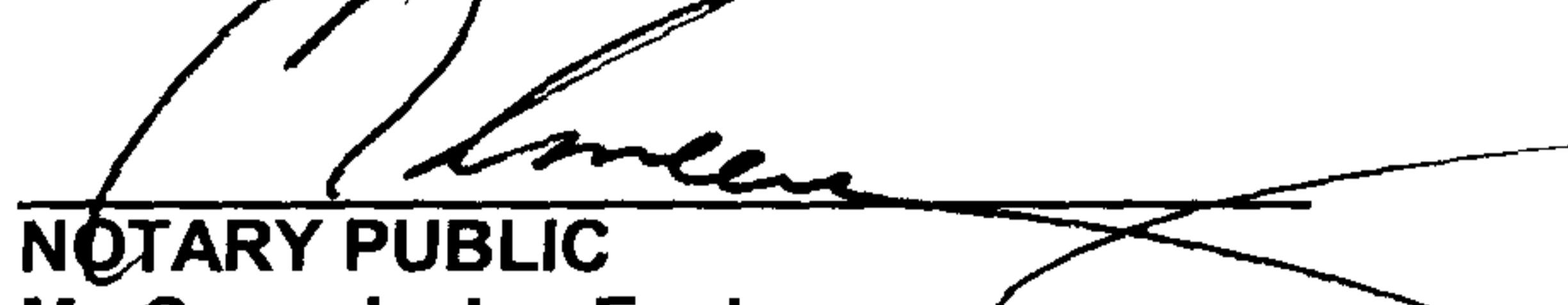
**AND SAID GRANTORS**, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEEES, and with GRANTEEES' heirs and assigns, that GRANTORS are lawfully seized in fee simple of the said Real Estate; that said Real Estate is free and clear from all Liens and Encumbrances, 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 GRANTEEES, and GRANTEEES' 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 **23rd day of December, 2002**.

  
David Downard  
  
Tammy Downard  
STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that David Downard, and wife, Tammy Downard, 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 they executed the same voluntarily on the day the same bears date.

**IN WITNESS WHEREOF**, I have hereunto set my hand and seal this the **23rd day of December, 2002**.

  
NOTARY PUBLIC  
My Commission Expires:  
6-5-2003