

THIS INSTRUMENT PREPARED BY:
Courtney Mason & Associates, P.C.
1904 Indian Lake Drive, Suite 100
Birmingham, Alabama 35244
STATE OF ALABAMA)

GRANTEE'S ADDRESS
Sean H. Simmons
596 Signal Valley Trail
Chelsea, Alabama 35043

COUNTY OF SHELBY)
JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Six Hundred Fifty Thousand and 00/100 (\$650,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Sandra T. Ridgeway and Harold Ridgeway, 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, **Sean H. Simmons and Ann W. Simmons, 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 legal description Exhibit "A"

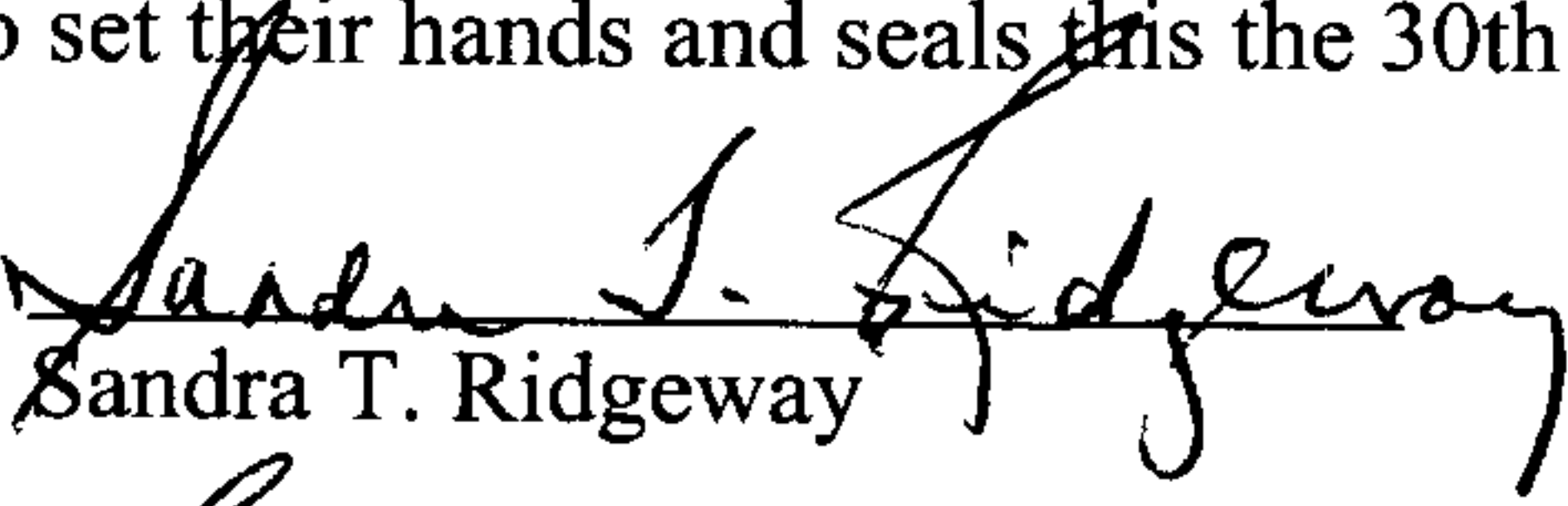
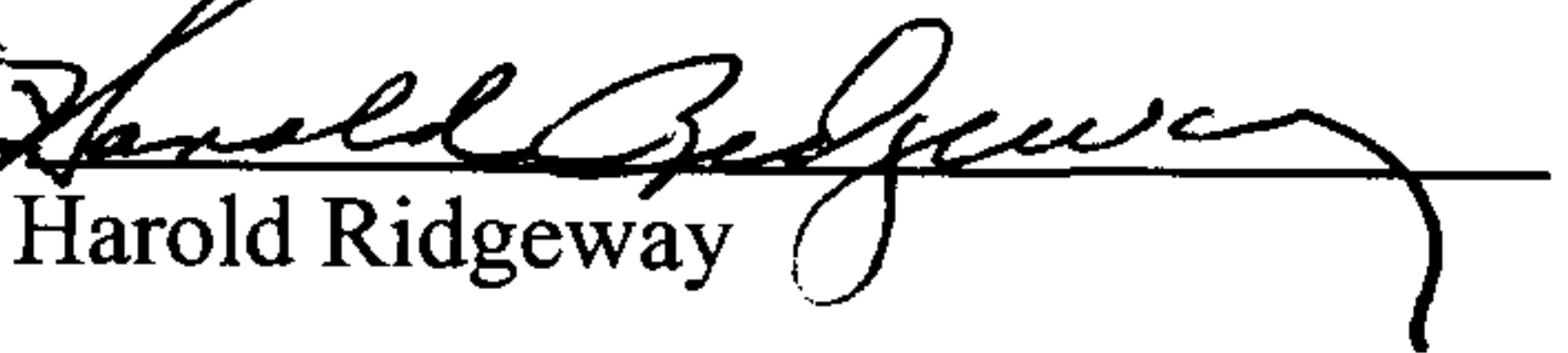
Subject to existing easements, current taxes, restrictions and covenants, set-back lines and rights of way, if any, of record.

\$400,000.00 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 30th day of June, 2003.


Sandra T. Ridgeway

Harold Ridgeway

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Sandra T. Ridgeway and Harold Ridgeway, 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 30th day of June, 2003.


NOTARY PUBLIC
My Commission Expires: 3/5/07

COURTNEY H. MASON, JR.
COMMISSION EXPIRES MARCH 5, 2007

EXHIBIT A

20030703000419470 Pg 2/2 264.00
Shelby Cnty Judge of Probate, AL
07/03/2003 08:34:00 FILED/CERTIFIED

PARCEL I

A parcel of land in the N ½ of SE ¼ of Section 23, Township 19 South, Range 1 West, Shelby County, Alabama described as follows:

From the NE corner of the NE ¼ of the SE ¼ of Section 23, Township 19 South, Range 1 West, being the point of beginning of herein described parcel of land, run thence West along the North boundary of said NE ¼ of the SE ¼ a distance of 668.31 feet; thence turn 91° 10' 37" left and run 151.0 feet; thence turn 90° 32' 41" right and run 1,337.59 feet; thence turn 90° 14' 21" left and run 657.32 feet; thence turn 89° 19' 10" left and run 2,011.70 feet to a point on the East boundary of aforementioned NE ¼ of the SE ¼; thence turn 91° 08' 25" left and run 816.49 feet to the point of beginning of herein described parcel of land; being situated in Shelby County, Alabama.

PARCEL II

A parcel of land in the N ½ of SE ¼ of Section 23, Township 19 South, Range 1 West, Shelby County, Alabama described as follows:

From the NE corner of the NE ¼ of the SE ¼ of Section 23, Township 19 South, Range 1 West, run thence South along the East boundary of said NE ¼ of the SE ¼ a distance of 816.49 feet to the point of beginning of herein described parcel of land; thence continue along said course a distance of 486.49 feet to the SE corner of said NE ¼ of SE ¼; thence turn 90° 57' 05" right and run 1,343.49 feet to the SW corner of said NE ¼ of the SE ¼; thence continue along said course a distance of 671.78 feet; thence turn 89° 30' 30" right and run 439.07 feet; thence turn 90° 40' 50" right and run 2,011.70 feet to the point of beginning of herein described parcel of land; being situated in Shelby County, Alabama.

PARCEL III

A parcel of land located in the NW ¼ of the SE ¼ of Section 23, Township 19 South, Range 1 West, Shelby County, Alabama and being more particularly described as follows:

Commence at a 5/8" rebar in place accepted as the southwest corner of the NW ¼ of the SE ¼ of Section 23, Township 19 South, Range 1 West, Shelby County, Alabama; thence proceed South 89° 51' 26" East along the South boundary of said ¼ - ¼ section a distance of 400.61 feet to the point of beginning; from this beginning point proceed North 44° 55' 34" East for a distance of 436.52 feet; thence proceed South 00° 55' 45" West for a distance of 309.67 feet to a ½" rebar in place, said point being located on the south boundary of said ¼ - ¼ section; thence proceed north 89° 53' 48" West along the south boundary of said ¼ - ¼ section for a distance of 313.29 feet to the point of beginning.

ALSO

A 60 foot easement for ingress, egress, and utilities

Description to-wit:

From the SW corner of the NW ¼ of the SE ¼ of Section 23, Township 19 South, Range 1 West, run thence East along the South boundary of said NW ¼ of the Se ¼ a distance of 442.91 feet to a point in the centerline of a 60.0 foot easement for ingress, egress, and utilities recorded in Instrument # 1996-10930; thence turn 45° 10' 49" left and run 42.29 feet along said recorded easement centerline to the point of beginning of the centerline of herein described 60.0 foot easement; thence 45° 10' 49" right and run 198.72 feet along the centerline to point of termination.

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