

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

GRANTEE'S ADDRESS  
Akbar Shamsuddin  
1484 Indian Crest Drive  
Pelham, Alabama 35124

**JOINT SURVIVORSHIP DEED**

COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Seventy-Five Thousand and 00/100 (\$375,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Duane L. Kloewer, and wife, and Linda A. Kloewer** (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEE, **Akbar Shamsuddin and wife, Stephanie Shamsuddin**, (hereinafter referred to as GRANTEE), 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 by exhibit " A ".

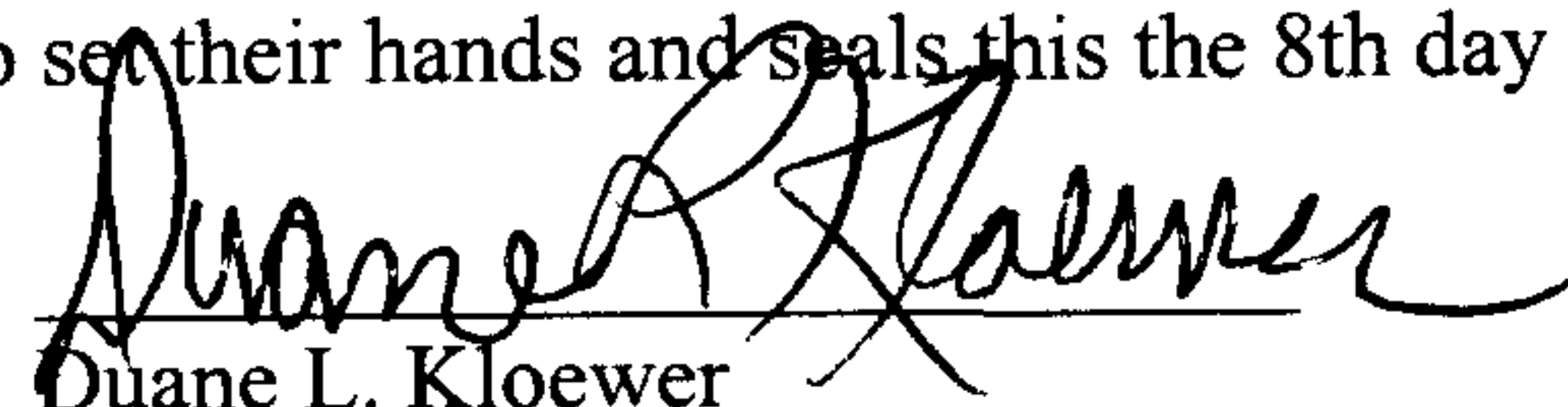
Subject to existing easements, current taxes, restrictions and covenants, set-back lines and rights of way, if any, of record.

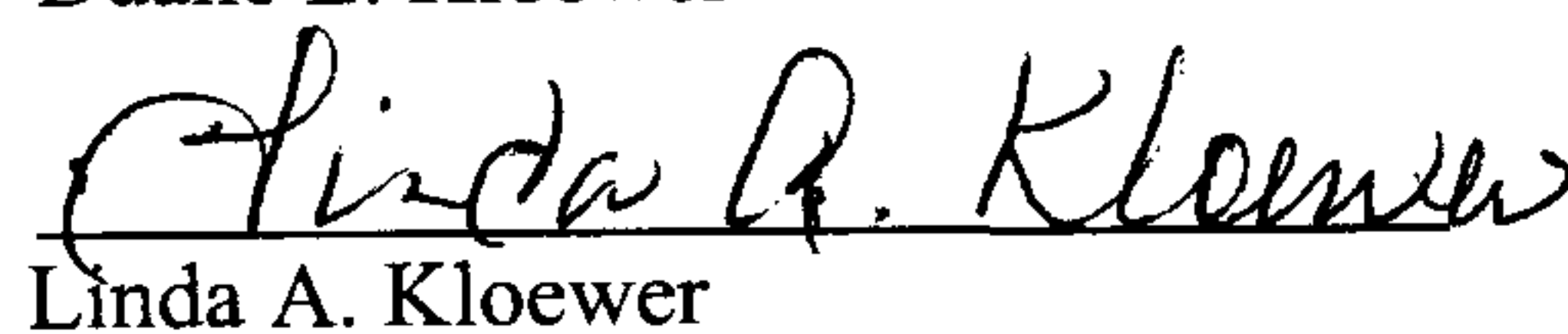
\$337,500.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

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 GRANTEE, 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 GRANTEE 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 GRANTEE herein shall take as tenants in common, forever.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S 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 GRANTEE, and GRANTEE'S 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 8th day of July, 2003.

  
Duane L. Kloewer

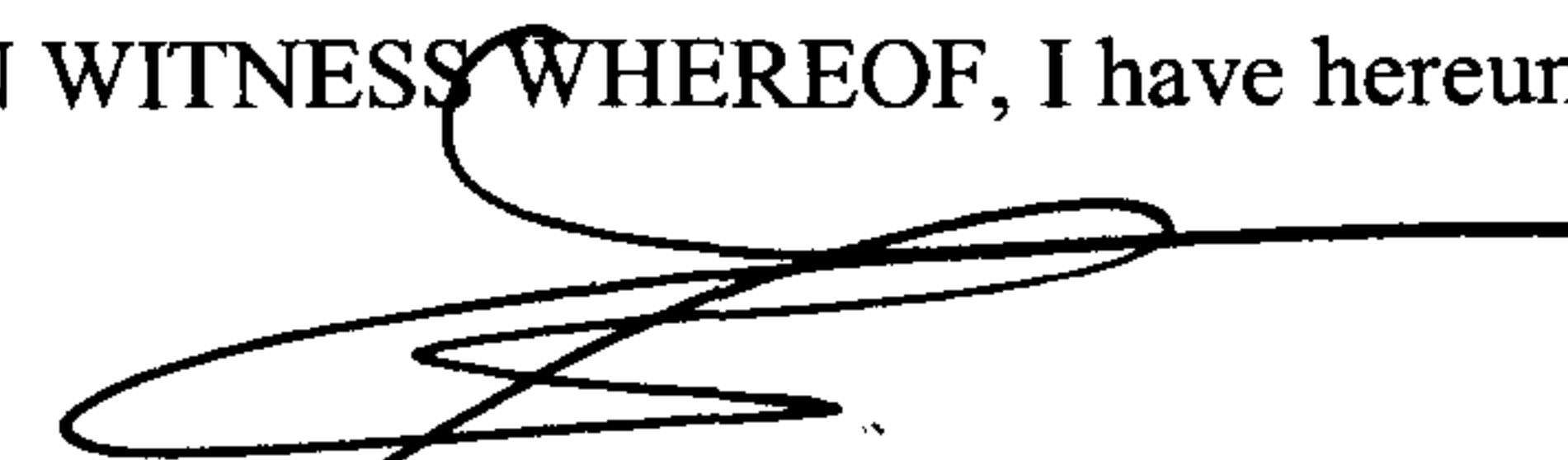
  
Linda A. Kloewer

STATE OF ALABAMA )

COUNTY OF SHELBY )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Duane L. Kloewer, husband and wife, and Linda A. Kloewer 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 8th day of July, 2003.

  
NOTARY PUBLIC

My Commission Expires: 3/5/07

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

EXHIBIT "A"

Parcel I:

Lot 1, Block 2, according to the Survey of Indian Crest Estates, Second Sector, as recorded in Map Book 5 page 42, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Parcel II:

Part of the NE  $\frac{1}{4}$  of the NW  $\frac{1}{4}$  of Section 28, Township 19 South, Range 2 West, Shelby County, Alabama more particularly described as follows:

Commence at the NE corner of said  $\frac{1}{4}$  -  $\frac{1}{4}$  section and run thence westwardly along the North line thereof 730.94 feet to the point of beginning of the property herein described; thence continue westwardly along said  $\frac{1}{4}$  -  $\frac{1}{4}$  section line 321.58 feet; thence turn 109 deg. 55 min 30 sec left and run southeastwardly 410.00 feet; thence turn 70 deg. 04 min. 30 sec. left and run eastwardly 181.93 feet; thence turn 90 deg. 00 min left and run northwardly 325.45 feet to the point of beginning; situated in Shelby County, Alabama.

DLK OAK