

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

GRANTEE'S ADDRESS
Andrew H. Ruble
137 King Valley Drive
Pelham, Alabama 35124

JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Seven Thousand Nine Hundred and 00/100 (\$107,900.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **Marty O. Smith, a single individual** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEE, **Andrew H. Ruble and Ruth Ann Ruble, husband and wife**, (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 legal description attached as Exhibit "A"

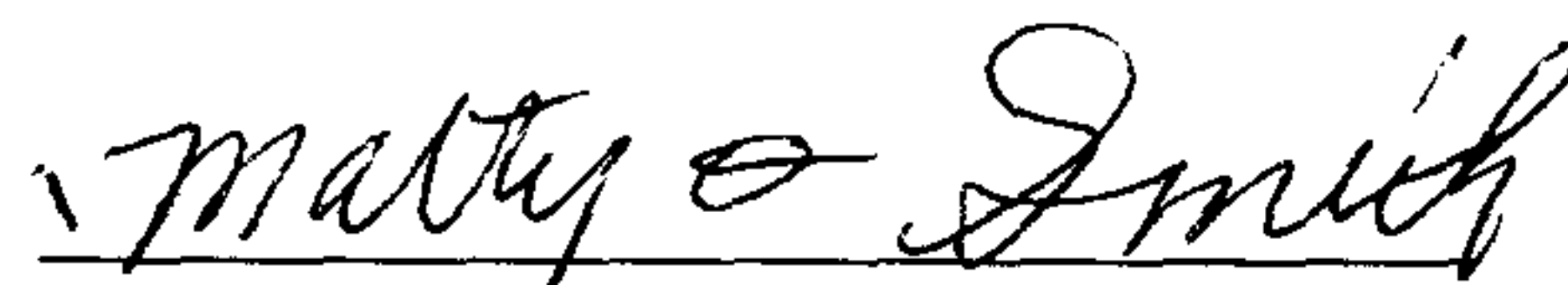
Subject to existing easements, current taxes, restrictions and covenants, set-back lines and rights of way, if any, of record.

\$106,232.00 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 GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEE, and with GRANTEE'S heirs and assigns, that GRANTOR 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 GRANTOR will, and GRANTOR'S 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 GRANTOR has hereunto set his hand and seal this the 22nd day of December, 2003.

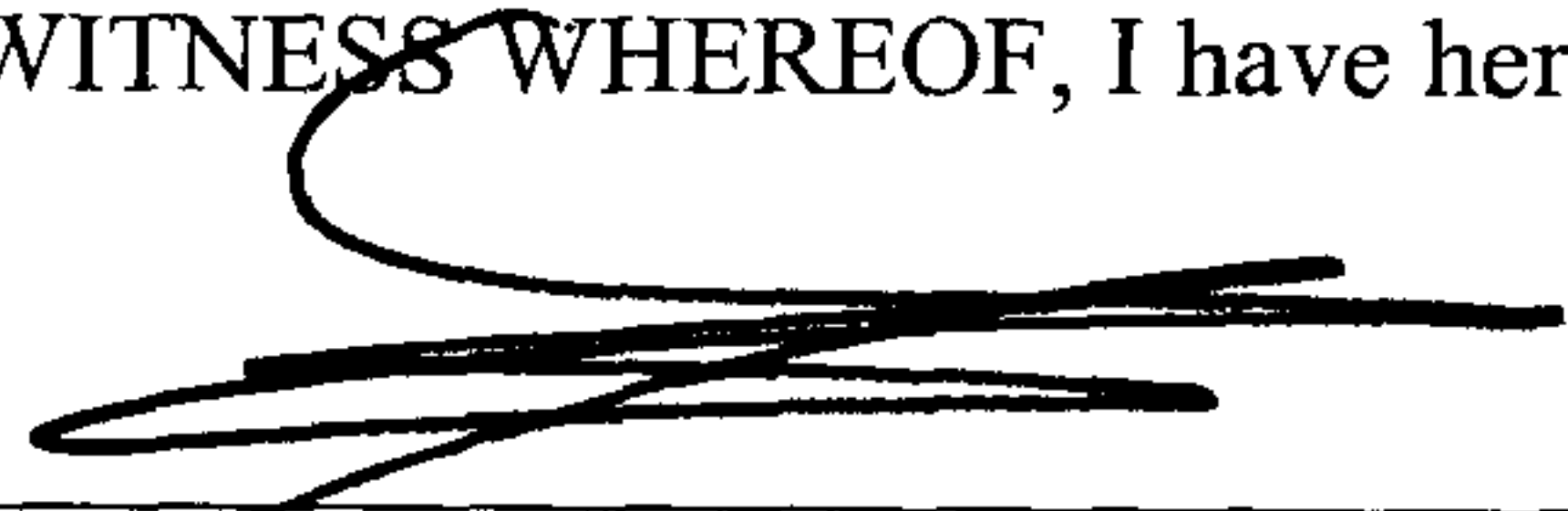

Marty O. Smith

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Marty O. Smith, a single individual whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument signed his name voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 22nd day of December, 2003.


NOTARY PUBLIC
My Commission Expires: 3/3/07

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

Exhibit "A"

Commence at the NW corner of the SW $\frac{1}{4}$ of the NE $\frac{1}{4}$ of Section 23, Township 20 South, Range 3 West, run thence in an Easterly direction along the north line of said $\frac{1}{4}$ $\frac{1}{4}$ section for a distance of 74.70 feet; thence turn an angle to the right of 88 deg. 40 min. and run in a southerly direction for a distance of 431.99 feet; thence turn an angle to the left of 90 deg. and in an easterly direction for a distance of 20 feet to the point of beginning; from said point of beginning thus obtained thence continue along last described course for a distance of 175 feet; thence turn an angle to the left of 90 deg. and in a Northerly direction for a distance of 125 feet; thence turn an angle to the left of 90 deg. and in a Westerly direction for a distance of 175 feet; thence turn an angle to the left of 90 deg. in a Southerly direction for a distance of 125 feet to the point of beginning. Also being the same property as Lot 1, according to the Map of Grady King's Subdivision, as recorded in Map Book 5 page 81, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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