

This instrument was prepared by:
HARRY W. GAMBLE
4290 Hwy 52, Suite G
Helena, Alabama 35080

Send tax notice to:
Lori Cottingham and Bradley Polk
3006 O' Connor Court
Helena, Alabama 35080

**STATE OF ALABAMA
COUNTY OF SHELBY**

JOINT SURVIVORSHIP DEED

Know All Men by These Presents: That in consideration of **ONE HUNDRED EIGHTEEN THOUSAND and no/100 DOLLARS (\$118,000.00)** to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt where is acknowledged, I or we, **JOHN L. JEFF, JR. and CAROLYN L. JEFF, husband and wife** (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto **LORI R. COTTINGHAM and BRADLEY A. POLK** (herein referred to as grantees, whether one or more), the following described real estate, situated in SHELBY County, Alabama, to-wit:

Lot 96, according to the Survey of Braelin Village Phase I, as recorded in Map Book 11, page 100, in the Probate Office of Shelby County, Alabama.

SUBJECT TO easements, reservations, restrictions and covenants, set back lines and rights of way, if any, of record.

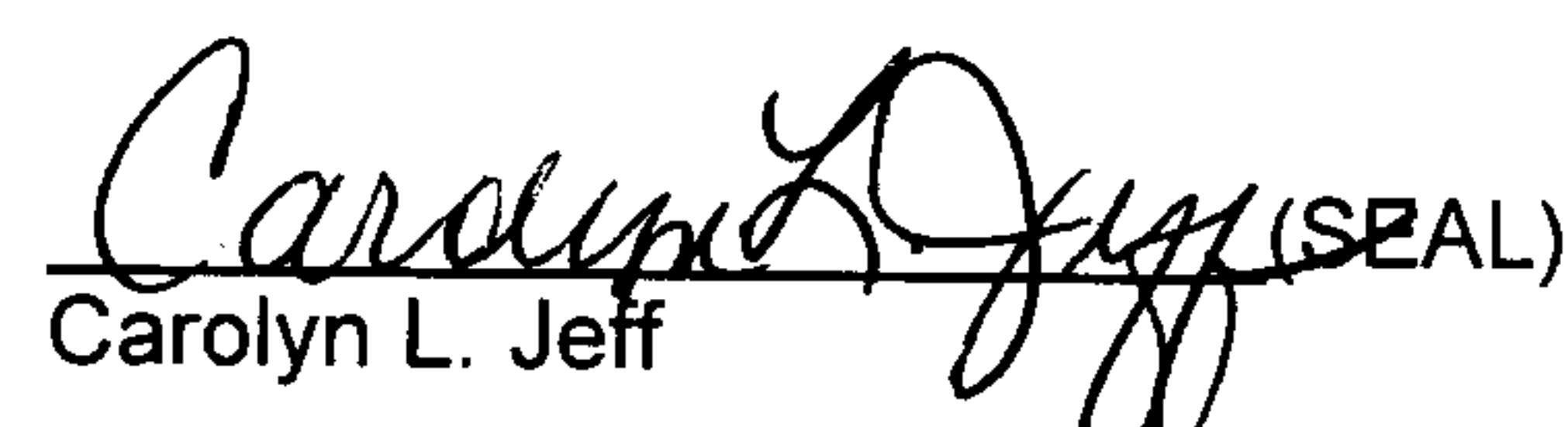
\$ 114,460.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have And To Hold to 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 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 grantees, and, if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

And I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said grantees, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, I (we) have hereunto set my (our) hand(s) and seal(s) this 5th day of January, 2004.

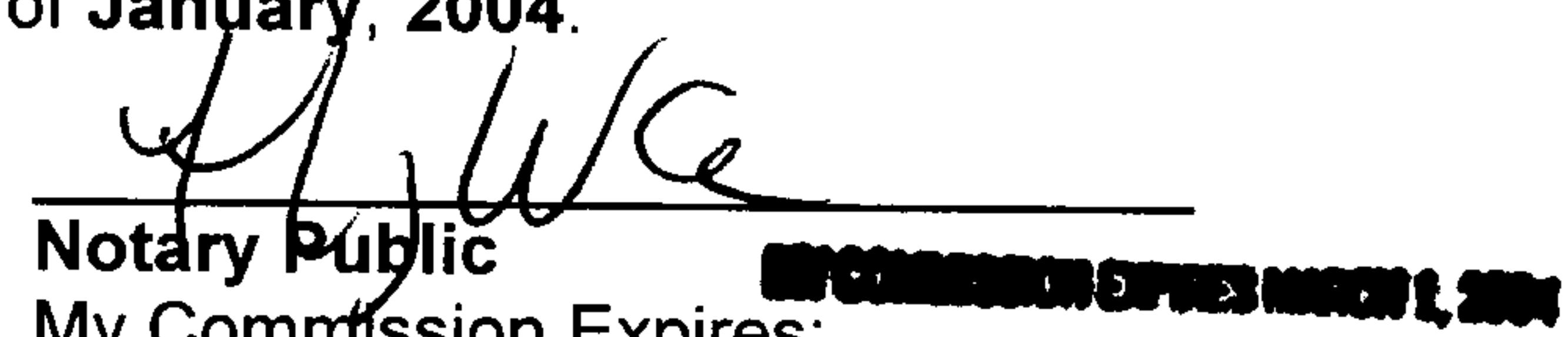

John L. Jeff, Jr. (SEAL)


Carolyn L. Jeff (SEAL)

**STATE OF ALABAMA
COUNTY OF SHELBY**

I, HARRY W. GAMBLE, a Notary Public in said and for said County, in said State, hereby certify that **John L. Jeff, Jr. and Carolyn L. Jeff, husband and wife**, whose name(s) 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5th day of January, 2004.


Notary Public
My Commission Expires: 