

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

Send Tax Notice To:
Simon Wesley Bowen, Jr. and Linda Sue
Bowen
*4024 Stonehaven Circle
Birmingham, AL 35244*

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Eighty-Eight Thousand and 00/100 (\$88,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **J. Anthony Joseph, A Married Man, L. Douglas Joseph, A Married Man and Gail J. Owen, An Unmarried Woman**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, **Simon Wesley Bowen, Jr. and Linda Sue Bowen**, (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:

Lot 5, according to the Map and Survey of The Meadow at Tara, Section 2, as recorded in Map Book 33, Page 10, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject To:
Ad valorem taxes for 2004 and subsequent years not yet due and payable until October 1, 2004. Existing covenants and restrictions, easements, building lines and limitations of record.

The property conveyed herein is not the homestead of the grantors or their spouses.

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, 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 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 4th day of **May, 2004**.

J. Anthony Joseph
J. Anthony Joseph
S. Douglas Joseph
By Kathy Joseph
L. Douglas Joseph
By: Kathy Joseph
As Attorney in Fact

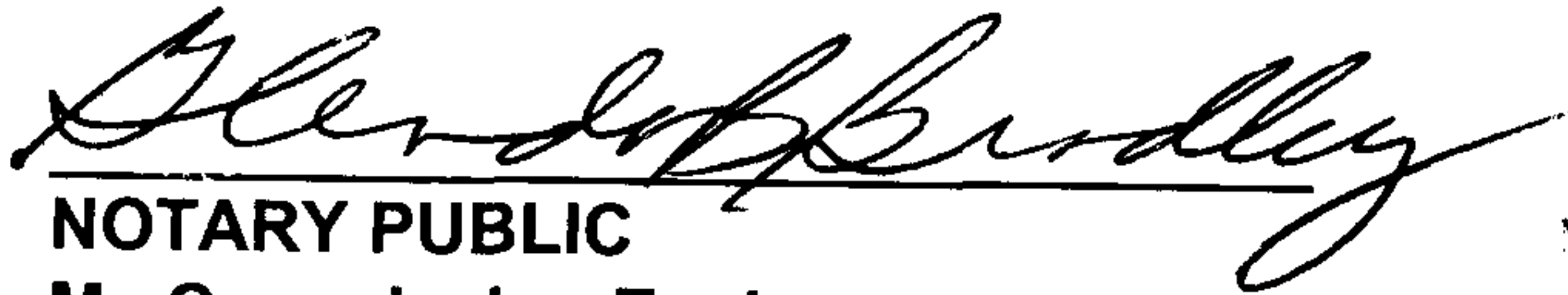
Gail J. Owen
Gail J. Owen

CLAYTON T. SWEENEY, ATTORNEY AT LAW

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that J. Anthony Joseph, 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 he executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 4th day of May, 2004.


NOTARY PUBLIC

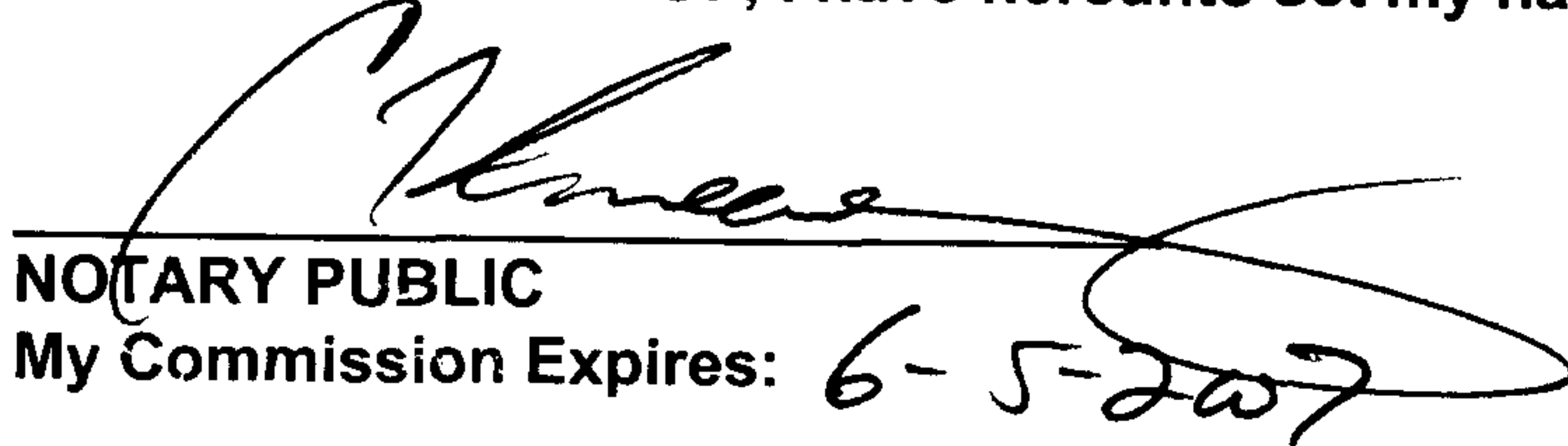
My Commission Expires 01-10-2006

My Commission Expires:

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Gail J. Owen, 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 she executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 4th day of May, 2004.


NOTARY PUBLIC
My Commission Expires: 6-5-2007

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said county and in said state, hereby certify that Kathy Joseph, whose name as Attorney in Fact for L. Douglas Joseph, under that certain Durable Power of Attorney recorded on 1995, in Real/Instrument # 01915 in the Probate Office of Shelby County, Alabama, is signed to the foregoing conveyance/instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance/instrument, she in his capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 4th day of May 2004.


Notary Public

My Commission expires:

My Commission Expires 01-10-2006