

Send Tax Notice To:
John Frantz and Susan D. Frantz
2072 Brook Highland Ridge
Birmingham, AL 35242

JOINT SURVIVORSHIP DEED

Lot 8-A, according to the Resurvey of Lots 8 and 9, The Meadow at Tara, Section 2, as recorded in Map Book 33, Page 63, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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.

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 GRANTEEES, and with GRANTEEES' 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 GRANTEEES, and GRANTEEES' 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 **6th** day of **July, 2004**.

J. Anthony Joseph

By Kathy J. Jorgensen AIF

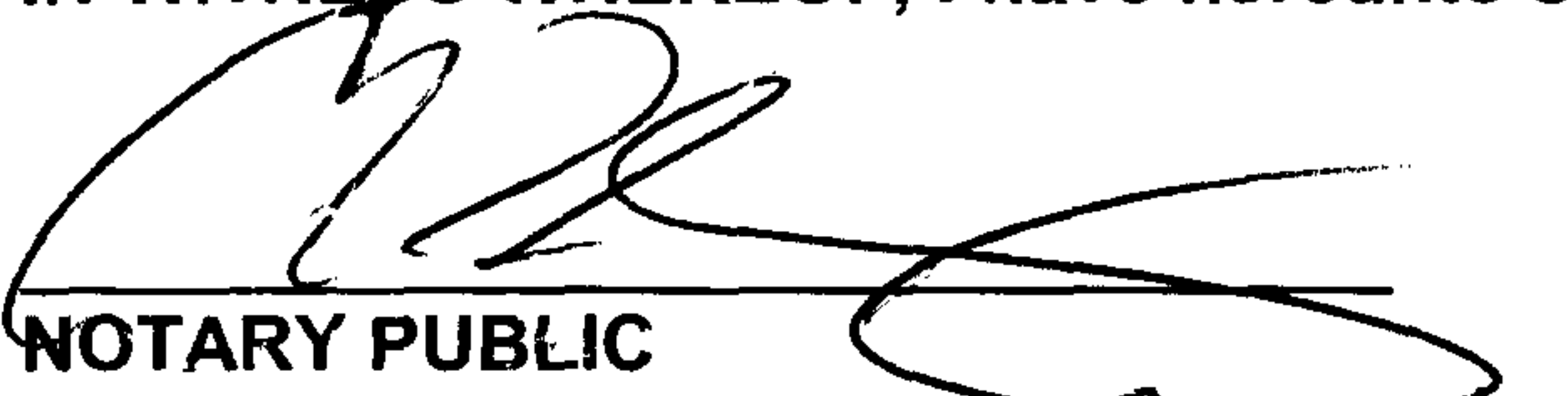
L. Douglas Joseph
by: **Kathy Joseph, As Attorney In Fact**

Gail J. Owen

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that J. Anthony Joseph, a married man , 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.

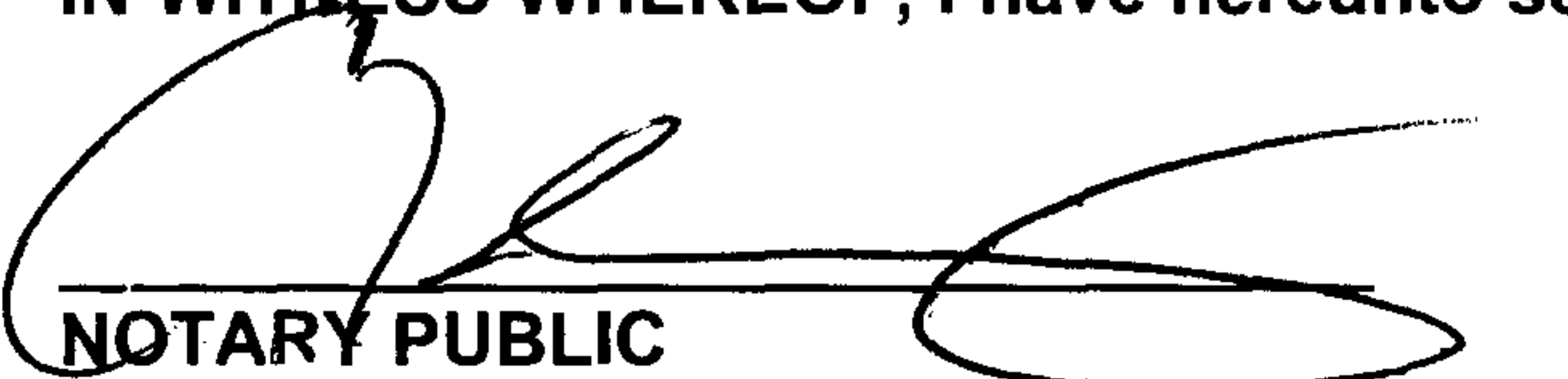
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 6th day of July, 2004.


NOTARY PUBLIC
My Commission Expires: 6-5-2007

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

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 , in Real/Instrument # 1995/01915 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 her capacity as such Attorney in Fact, executed the same voluntarily on the day the same bears date.

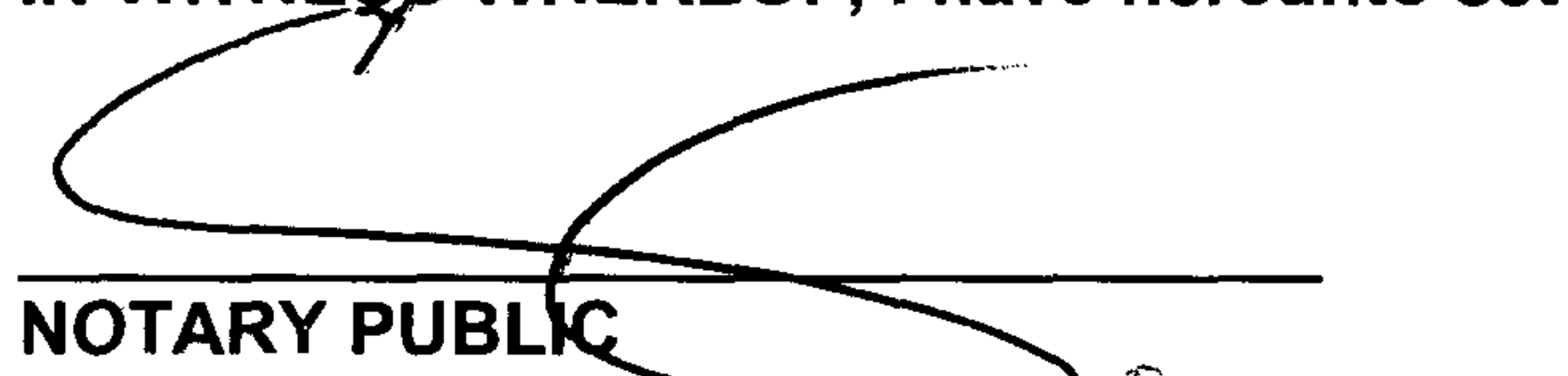
IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 6th day of July, 2004.


NOTARY PUBLIC
My Commission Expires: 6-5-2007

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, an unmarried woman , 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 6th day of July, 2004.


NOTARY PUBLIC
My Commission Expires: 6-5-2007