

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

Send Tax Notice To: Michael J. Lapham and Fran L. Lapham 381 Greystone Glenn Birmingham, AL 35242

STATE OF ALABAMA)
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STATUTORY JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Five Hundred Twenty-One Thousand Three Hundred Thirty and 00/100 (\$521,330.00), and other good and valuable consideration, this day in hand paid to the undersigned RCJ Home Building, Inc., An Alabama Corporation hereinafter referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, Michael J. Lapham and Fran L. Lapham, (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 909, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32, Page 44 A & B, in the Probate Office of 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.

\$417,050.00 of the consideration was paid from the proceeds of 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 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.

IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the 8th day of July, 2004.

RCJ Home Building, Inc., An Alabama Corporation

Raymond A. Pearce, President

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Raymond A. Pearce, whose name as President of RCJ Home Building, Inc., An Alabama Corporation is signed to the foregoing Instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument, he as such Officer and with full authority, signed the same voluntarily for and as the act of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 8th day of July, 2004.

NOTARY PUBLIC

My Commission Expires: Ψ