

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

Send Tax Notice To:
Terry R. Stevens and Patricia M. Stevens
3617 Shandwick Place
Hoover, AL 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Four Hundred Ninety-Five Thousand and 00/100 (\$495,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **James H. Estes, an unmarried man** (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, **Terry R. Stevens and Patricia M. Stevens**, (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 55, according to the Survey of Greystone 1st Sector, Phase II, as recorded in Map Book 15, Page 58, 59, 60 and 61, in the Probate Office of Shelby County, Alabama.
Together with the nonexclusive easement to use the private roadways, common area and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated 11/6/90 and recorded as Real 317, Page 260 in the Probate Office of Shelby County, Alabama (which, together with all amendments, thereto, is hereinafter collectively referred to as the "Declaration")

James H. Estes is the surviving grantee of deed recorded in Instrument No. 1999-48709 in the Probate Office of Shelby County, Alabama; the other grantee, Mary Ellen Estes having died on or about January 6, 2003.

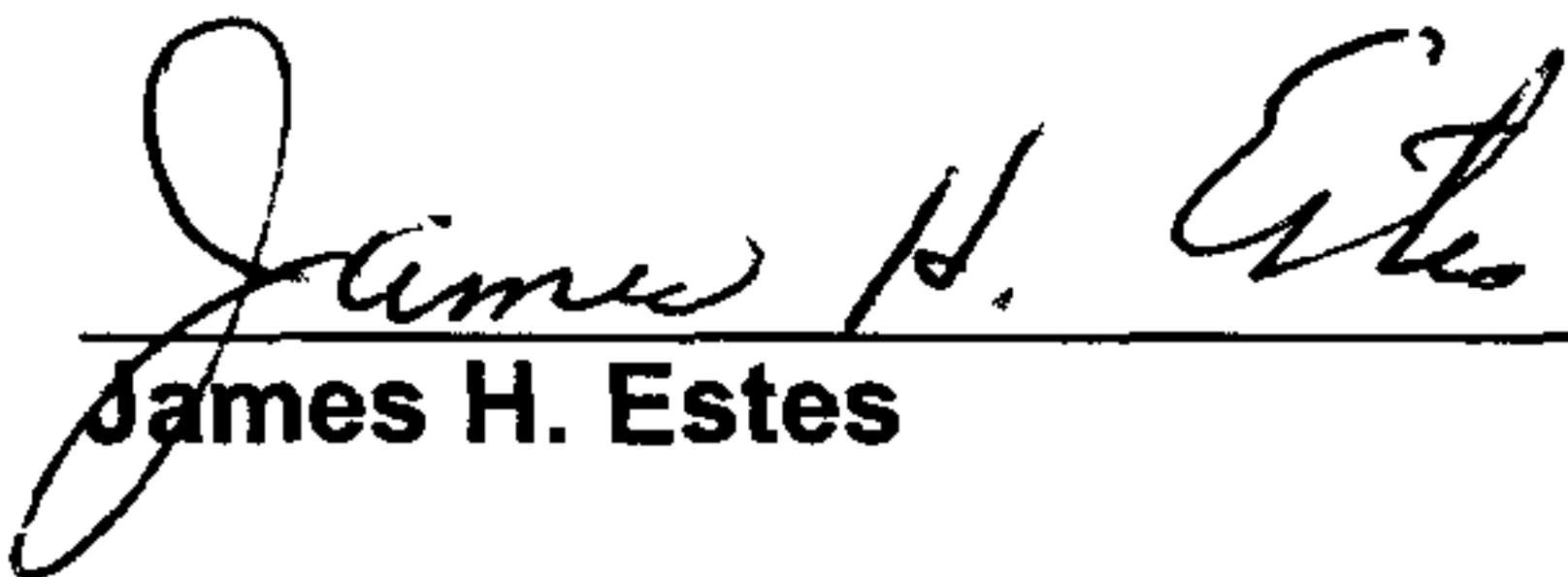
Subject To:
Ad valorem taxes for 2004 and subsequent years not yet due and payable until October 1, 2004. Existing covenants and restrictions, easements, building lines and limitations of record.

\$250,000.00 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.

AND SAID GRANTOR, for said GRANTOR, GRANTOR'S heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTOR is 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 GRANTEES, and GRANTEES' heirs and assigns, forever against the lawful claims of all persons.

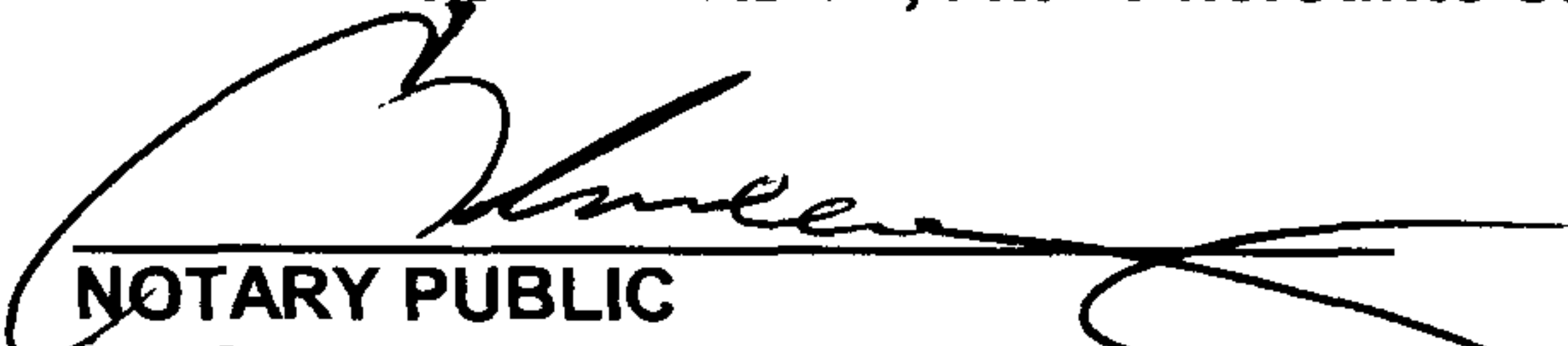
IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the **30th** day of **September**, **2004**.


James H. Estes

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that James H. Estes, an unmarried 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 30th day of September, 2004.


NOTARY PUBLIC
My Commission Expires: **6-5-2007**

CLAYTON T. SWEENEY, ATTORNEY AT LAW