

THIS INSTRUMENT PREPARED BY:  
Law Offices of Jeff W. Parmer  
402 Office Park Drive, Suite 290  
Birmingham, Alabama 35223

GRANTEE'S ADDRESS:  
James A. Dowdy, Jr.  
4126 Somerset Ridge  
Birmingham, Alabama 35242

STATE OF ALABAMA )

**JOINT SURVIVORSHIP DEED**

COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Five Hundred Ninety-Nine Thousand and 00/100 (\$599,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **R.J. Homes, LLC** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, **James A. Dowdy, Jr. And wife Carol A. Dowdy**, (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 7, according to the Survey of Hudson's Addition to Brook Highland, as recorded in map book 31, Page 37, in the Probate Office of Shelby County, Alabama,

Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$180,000.00 and \$350,000.00 of the above-recited purchase price was paid from 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, 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 hereby 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 grantee, and, if one does not survive the other, then the heirs and assigns of the GRANTEES herein shall take as tenants in common, 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 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 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 9th day of April, 2003.

RJ Homes, LLC  
*RJ Homes LLC*

*[Signature]*  
By: *Managing Member*

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that *John T. Barrow*, whose named as *Managing Member* of RJ Homes, LLC signed the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he in his capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation acting in its capacity as *Managing Member* on the same that bears date.

Given under my hand and official seal this the 20<sup>th</sup> day of January, 2005.

[NOTARY SEAL]

*[Signature]*  
NOTARY PUBLIC – Jeff W. Parmer  
My commission expires: 9/27/20048