

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

Send Tax Notice To:
Thomas P. Leonard and Kyung H.
Leonard
805 Aberlady Place
Birmingham, AL 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Six Hundred Twenty-Two Thousand Nine Hundred Fifty-Eight and 23/100 (\$622,958.23)**, and other good and valuable consideration, this day in hand paid to the undersigned **R & S Custom Homes, 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, **Thomas P. Leonard and Kyung H. Leonard**, (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:

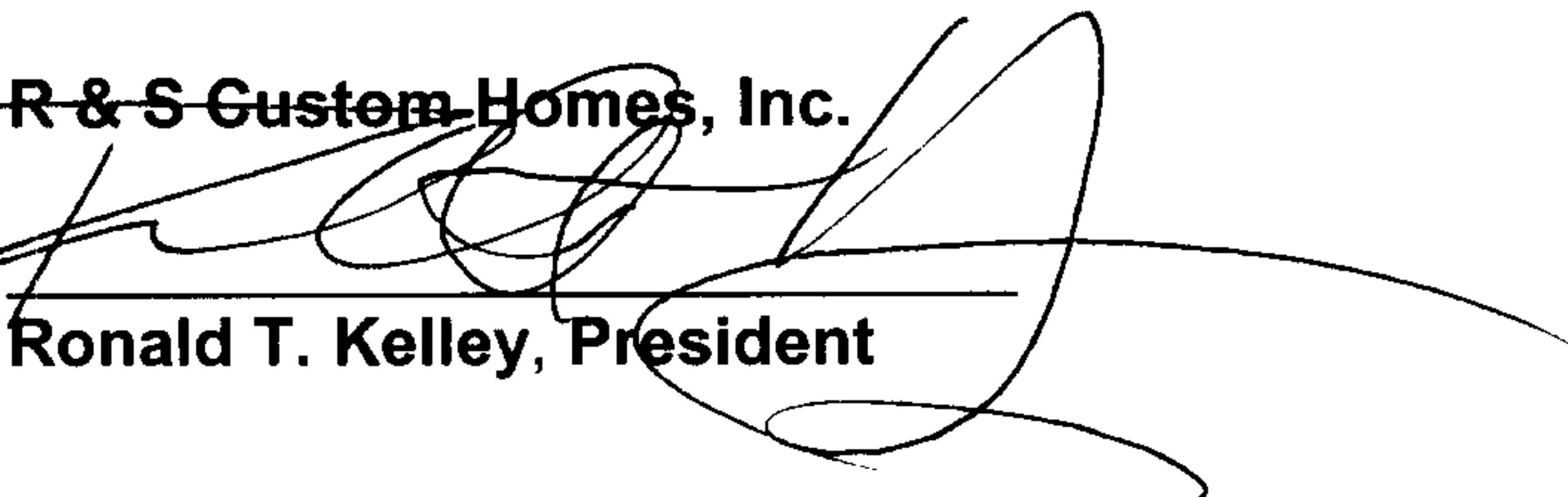
Lot 945, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32 Page 44 A & B, in the Office of the Judge of Probate Office of Shelby County, Alabama. being situated in Shelby County, Alabama.

Subject To:
Ad valorem taxes for 2005 and subsequent years not yet due and payable until October 1, 2005. Existing covenants and restrictions, easements, building lines and limitations of record.

\$498,366.00 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.

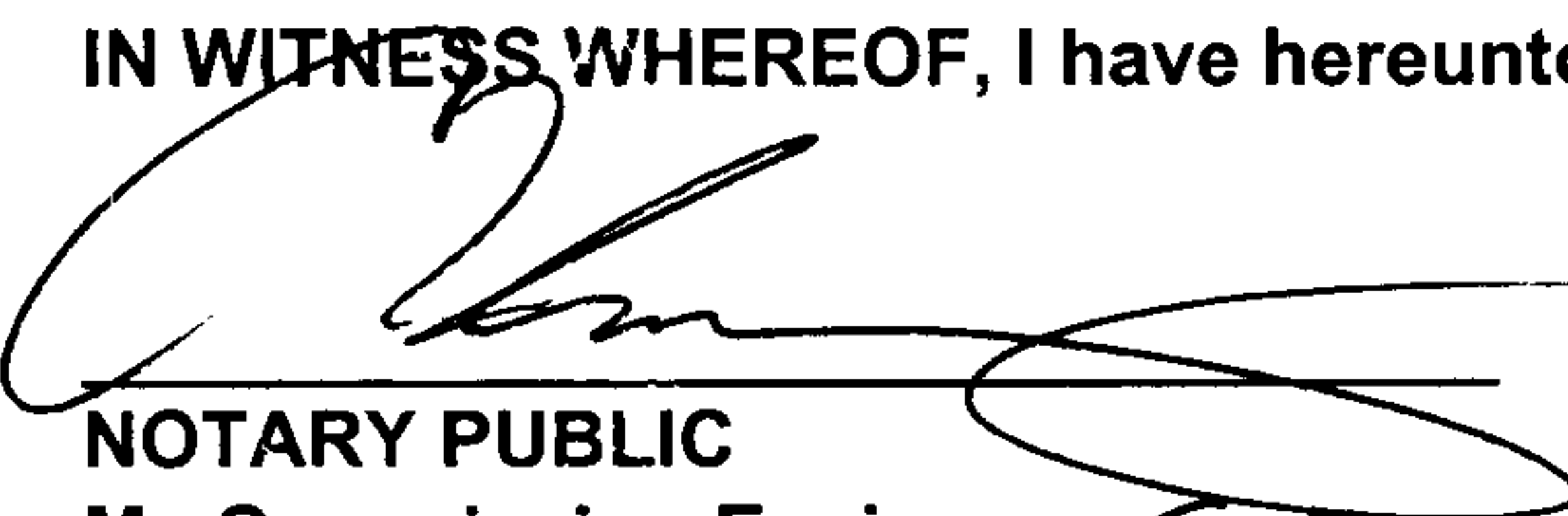
IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the **16th** day of **February, 2005**.

R & S Custom Homes, Inc.

Ronald T. Kelley, President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Ronald T. Kelley, whose name as President of R & S Custom Homes, 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 16th day of February, 2005.


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

CLAYTON T. SWEENEY, ATTORNEY AT LAW