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

Send Tax Notice To: Ernest J. Gross and Connie S. Brown 1060 Bluestone Way Birmingham, AL 35242

STATE OF ALABAMA

STATUTORY JOINT SURVIVORSHIP DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Four Hundred Eighty-Seven Thousand One Hundred Sixty-Three and 00/100 (\$487,163.00), and other good and valuable consideration, this day in hand paid to the undersigned R & S Custom Homes, Inc. (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, Ernest J. Gross and Connie S. Brown, (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 1259, according to the Map of Highland Lakes, 12th Sector, Phase III, an Eddleman Community, as recorded in Map Book 33, Page 46, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 and amended in Inst. #1996-17543 and amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 12th Sector, Phase III, recorded as Instrument No. 20040510000244590 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

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.

\$438,416.00 simultaneously herewith.

of the consideration was paid from the proceeds of a mortgage loan closed

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 14th day of April, 2005.

R & S Custom Homes, Inc./

Ronald T. Kelley, President

STATE OF ALABAMA

Shelby County, AL 04/22/2005

State of Alabama

Deed Tax: \$49.00

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., 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 14th day of April, 2005.

NOTARY PUBLIC

My Commission Expires: