

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

Send Tax Notice To: Deidre L. Fresquez and Michael C. Fresquez 1074 Dunsmore Drive Chelsea, AL 35043

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 Three Hundred Ninety-Nine Thousand Nine Hundred and 00/100 (\$399,900.00), and other good and valuable consideration, this day in hand paid to the undersigned David Acton Building Corp., 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, Deidre L. Fresquez and Michael C. Fresquez, (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 1-101, according to the Map and Survey of Chelsea Park, First Sector, Phase I & II, as recorded in Map Book 34, Page 21 A & B, in the Office of the Judge of Probate of 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.

\$292,000.00 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.

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

David Acton Building Corp

D. Acton, President

STATE OF ALABAMA

Shelby County, AL 06/22/2005

State of Alabama

Deed Tax: \$108.00

COUNTY OF JEFFERSON

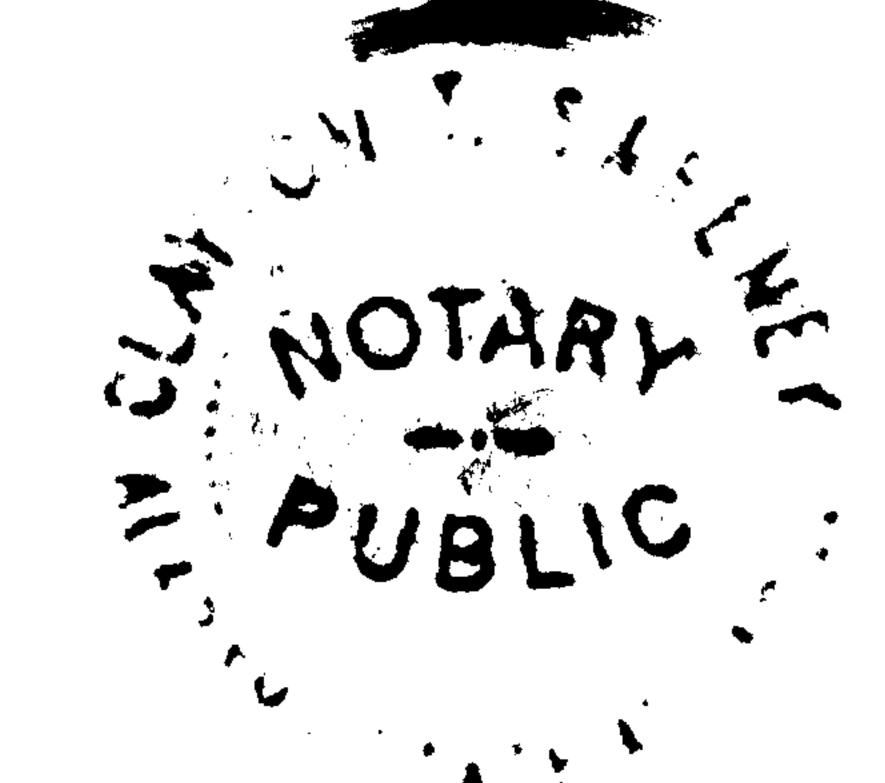
I, the undersigned, a Notary Public, in and for said County and State, hereby certify that William D. Acton, whose name as President of David Acton Building Corp., an Alabama corporation, is signed to the foregoing Instrument and who is known to me, acknowledged before me on this day that,

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 June, 2005.

NOTARY PUBLIC

My Commission Expires:



SWEENE