

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

GRANTEE'S ADDRESS:
Richard B. Fabian
1068 Stoneykirk Road
Pelham, Alabama 35124

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Twenty Thousand Four Hundred Sixty and 00/100 (\$320,460.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **DWC, Inc.** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, **Richard B. Fabian and wife, Leah C. Fabian** 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 421, according to the Survey of Stoneykirk at Ballantrae, Phase I, as recorded in Map Book 32, Page 11, in the Probate Office of Shelby County, Alabama.

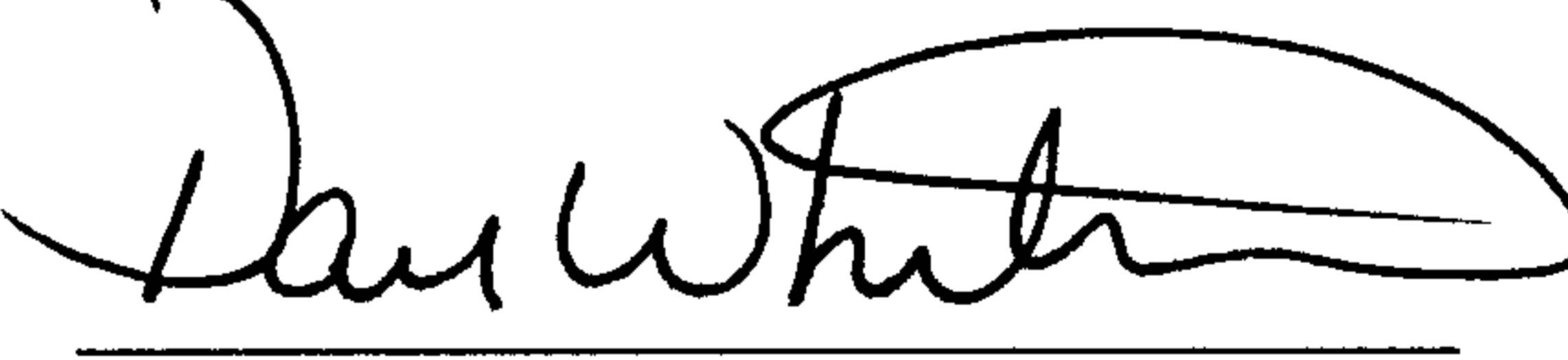
Subject to existing easements, current taxes, restrictions, set-back lines and rights of way, if any, of record.

\$256,368.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.
32,000.00

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 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.

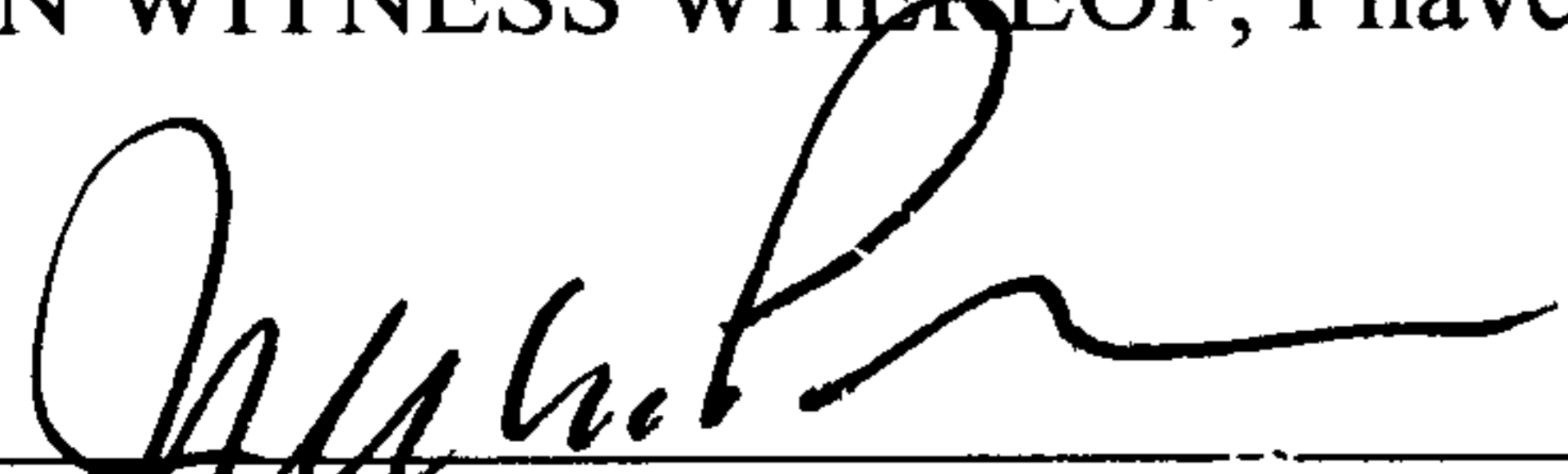
IN WITNESS WHEREOF, said GRANTOR has hereunto set his hand and seal this the 22nd day of August, 2005.

DWC, Inc.

By: Dan Whitman
Its President

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Dan Whitman, whose name as President of DWC, Inc. is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, he, in his capacity as such Officer and with full authority, executed the same voluntarily for and as the act of said corporation on the same that bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 22nd day of August, 2005.


NOTARY PUBLIC Jeff W. Parmer
My Commission Expires: 9/27/2008

Shelby County, AL 08/31/2005
State of Alabama
Deed Tax: \$32.50