

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

Send Tax Notice To:
Yudhveer S. Bagga and Sunita Bagga
1213 Bridgewater Circle
Hoover, Alabama 35244

STATE OF ALABAMA)
COUNTY OF SHELBY/JEFFERSON)
STATUTORY JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Fifty-Four Thousand and 00/100 (\$354,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Sproul Building Co., 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, **Yudhveer S. Bagga and Sunita Bagga**, (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:

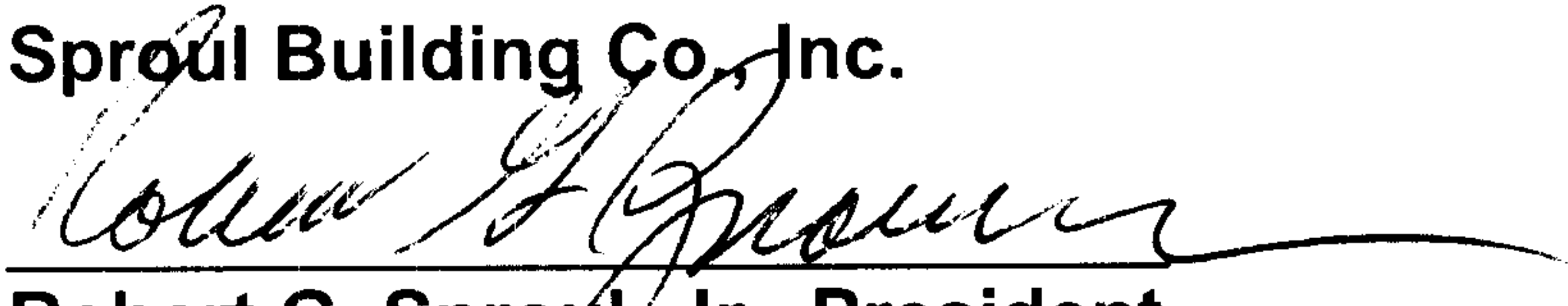
Lot 27, according to the Final Record Plat of Bridgewater Park, as recorded in Map Book 34, Page 95 A & B, in the Probate Office of Shelby County, Alabama and recorded in Map Book 40, Page 45 A & B, in the Probate Office of Jefferson County, Alabama, Bessemer Division.

Subject To:
Ad valorem taxes for 2006 and subsequent years not yet due and payable until October 1, 2006. Existing covenants and restrictions, easements, building lines and limitations of record.

\$ 283,200.00 of the purchase price recited above was paid from two mortgage loans 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 **27th** day of **January, 2006**.

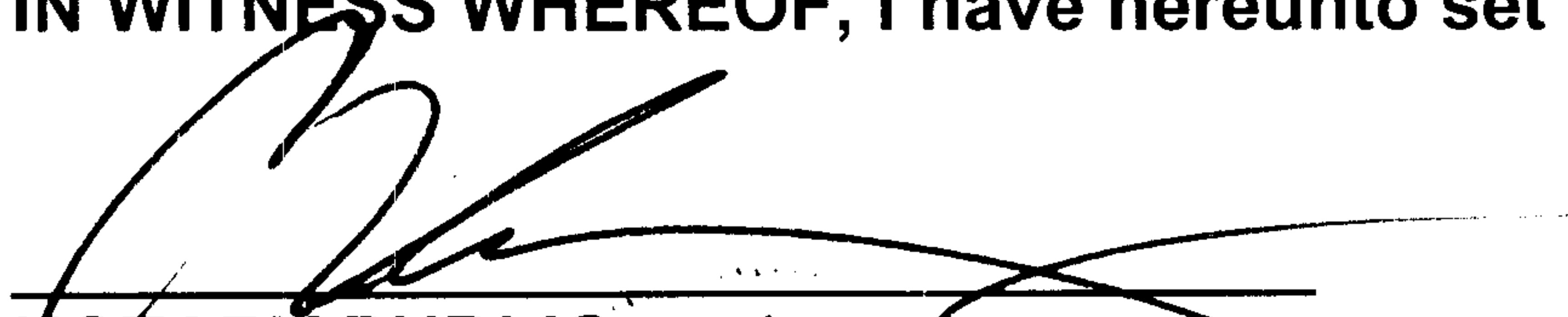
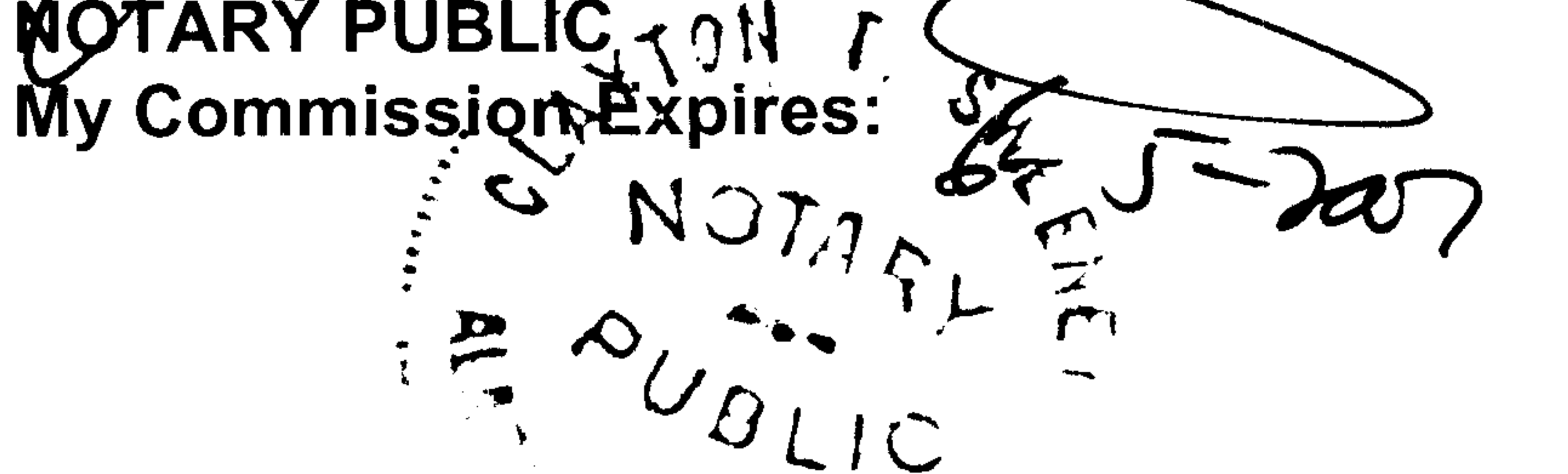
Sproul Building Co., Inc.

Robert G. Sproul, Jr., President

Shelby County, AL 02/06/2006
State of Alabama
Deed Tax: \$71.00

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Robert G. Sproul, Jr., whose name as President of Sproul Building Co., 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 27th day of January, 2006.


NOTARY PUBLIC
My Commission Expires: 
NOTARY PUBLIC

CLAYTON T. SWEENEY, ATTORNEY AT LAW