

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

GRANTEE'S ADDRESS:
Michelle Swinsick
4905 Keith Drive
Birmingham, AL 35242

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Two Hundred Twenty Five Thousand and 00/100 (\$225,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Kelli Mackowiak and husband, Frederick A. Mackowiak, III**, (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, **Michelle Swinsick and Betty Swinsick**, 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 10, Block 3, according to the Survey of Lincoln Park Subdivision, as recorded in Map Book 3, Page 145, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

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

\$180,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.
\$45,000.00

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 GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTORS are 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 GRANTORS will, and GRANTORS' 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 GRANTORS have hereunto set their hands and seal this the 14th day of July, 2006.

Kelli Mackowiak by Dawn Brooks
Kelli Mackowiak
By: Dawn Brooks, Attorney in Fact *AS AIF*

Frederick A. Mackowiak, III by Dawn Brooks
Frederick A. Mackowiak, III
By: Dawn Brooks, Attorney in Fact *AS AIF*

State of Alabama
County of Jefferson

I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Kelli Mackowiak and Frederick A. Mackowiak, III** whose name is signed by **Dawn Brooks** as Agent/Attorney-in-Fact for **Kelli Mackowiak and Frederick A. Mackowiak, III**, pursuant to a Limited Durable Power of Attorney, signed the foregoing document and who is known to me, acknowledged before me on this day that, being informed of the contents of the document, she, in her capacity as Agent/Attorney-in-Fact for **Kelli Mackowiak and Frederick A. Mackowiak, III** pursuant to a Limited Durable Power of Attorney, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 14th day of July, 2006.

[Signature]
NOTARY PUBLIC - *Jeff W. Parmer Annette T RLP*
My Commission Expires: *9/27/08 2/23/09*