

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

Send Tax Notice To:
Richard J. Sheriff and Marie M. Sheriff
1031 Watersedge Circle
Birmingham, AL 35242

STATE OF ALABAMA)	
	•	JOINT SURVIVORSHIP DEED
COUNTY OF SHELBY)	

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Four Hundred Fifty Thousand and 00/100 (\$450,000.00), and other good and valuable consideration, this day in hand paid to the undersigned RMR Designer Homes, LLC, an Alabama Limited Liability Comp (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, Richard J. Sheriff and Marie M. Sheriff, (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 372, according to the Map of Highland Lakes, 3rd Sector, Phase IV, an Eddleman Community, as recorded in Map Book 23, page 165, 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 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, Phase IV, recorded as Instrument No. 1998-29632 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 2007 and subsequent years not yet due and payable until October 1, 2007. Existing covenants and restrictions, easements, building lines and limitations of record.

\$287,900.00 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.

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 its hand and seal this the 11th day of January, 2007.

RMR Designer Homes, LLC

Richard J. Sheriff, Member

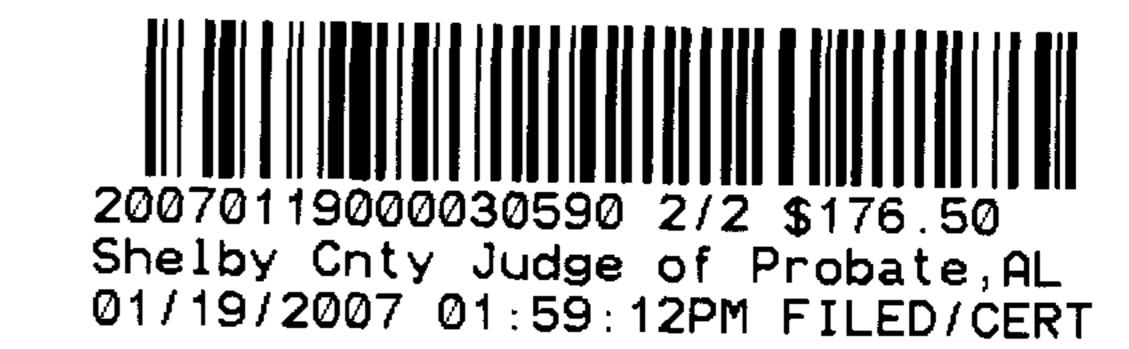
Shelby County, AL 01/19/2007 State of Alabama

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Deed Tax: \$162.50

Marie M. Sheriff, Member

STATE OF ALABAMA)
	•
COUNTY OF JEFFERSON)



I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Richard J. Sheriff and Marie M. Sheriff, whose name as Members of RMR Designer Homes, LLC, an Alabama Limited Liability Company, are signed to the foregoing Instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the Instrument, they, as such Members and with full authority, signed the same voluntarily for and as the act of said limited liability company.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 11th day of January, 2007.

NOTARY PUBLIC

My Commission Expires: 6-5-207