

This instrument was prepared by: Clayton T. Sweeney, Attorney 2700 Highway 280 East, Suite 160 Birmingham, AL 35223 Send Tax Notice To: Brandon Bishop and Joanna Bishop 1046 Dunsmore Drive Chelseal, Alabama 35043

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

Lot 1-73, according to the Map and Survey of Chelsea Park, Ist Sector, Phase I and II, as recorded in Map Book 34, Page 21, in the Office of the Judge of Probate of Shelby County, Alabama. Together with the nonexclusive easement toi use the Common Areas as more particularly described in Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and filed for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and Declaration of Covenants, Conditions and Restrictions for Chelsea Park Ist Sector executed by Grantor and Chelsea Park Residential Association, Inc., and recorded as Instrument No. 20041026000590790,(which, together with all amendments thereto, are 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.

\$408,900.00 of the consideration was paid from the proceeds of 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 1st day of March, 2007.

Michael Z. Smith, Managing Member

STATE OF ALABAMA

COUNTY OF JEFFERSON

Smith Builders LLC

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Michael Z. Smith, whose name as Managing Member of Smith Builders LLC, an Alabama Limited Liability Company, 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 limited liability company.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 1st day of March, 2007.

NOTARY PUBLIC

My Commission Expires:

4/29/2010