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

Send Tax Notice To:
Anthony Oliva and Cheryl Oliva
1045 Bridgewater Park Drive
Birmingham, AL 35244

STATE OF ALABAMA)
: **JOINT SURVIVORSHIP DEED**
COUNTY OF SHELBY)

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Ninety-Eight Thousand Eight Hundred Sixty-Five and 00/100 ($398,865.00)**, 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, **Anthony Oliva and Cheryl Oliva,** (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 12A, according to the Final Record Plat of a Resurvey of Lots 1 through 12, Bridgewater Park, as recorded in the Probate Office in Map Book 38, Page 43 in Shelby County, Alabama; being situated in Shelby County, Alabama.

Subject To:
Ad valorem taxes for 2008 and subsequent years not yet due and payable until October 1, 2008. Existing covenants and restrictions, easements, building lines and limitations of record.

$215,000.00 of the consideration recited above 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 successors and/or assigns, 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 successors and/or assigns, 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 **24th** day of **October, 2007.**

Sproul Building Co., Inc.

Robert G. Sproul, Jr., President

20071031000504830 1/1 $195.00
Shelby Cnty Judge of Probate,AL
10/31/2007 03:28:19PM FILED/CERT

Shelby County, AL 10/31/2007
State of Alabama

Deed Tax:$184.00

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 24th day of October, 2007.

NOTARY PUBLIC
My Commission Expires: 6-5-2011

CLAYTON T. SWEENEY, ATTORNEY AT LAW