

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

Send Tax Notice To:
William Skipper and Joni B. Skipper
3214 Garden Walk
Birmingham, Alabama 35242

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

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Thirty-Nine Thousand and 00/100 (\$339,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Robert S. Grant Construction, 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, **William Skipper and Joni B. Skipper**, (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:

See Exhibit "A" attached hereto and made a part hereof for legal description.

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.

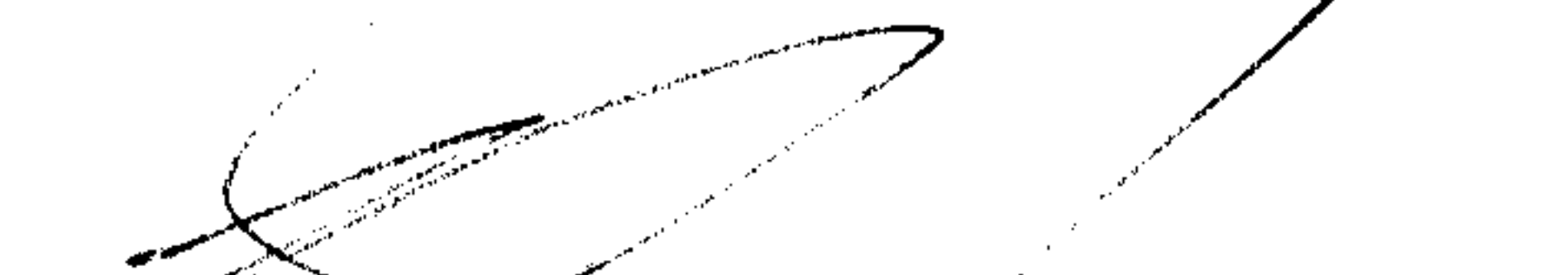
\$321,700.00 of the consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 successors and 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 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 their hand and seal this the **29th** day of **April**, **2008**.

Robert S. Grant Construction, Inc.
an Alabama corporation



Robert S. Grant, President

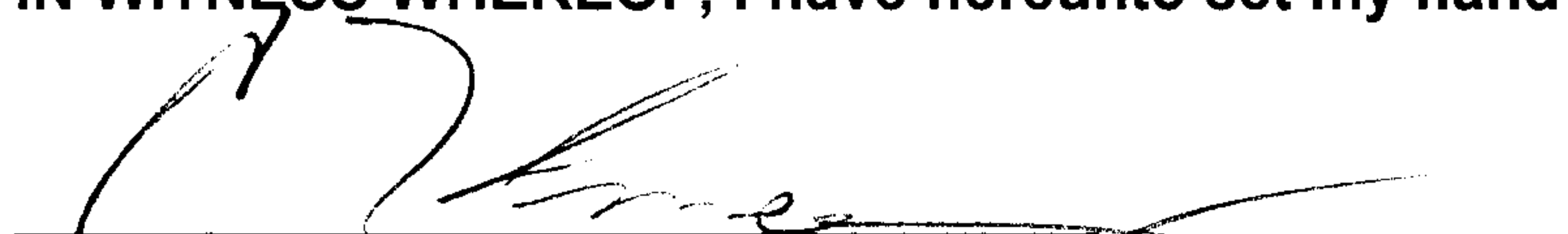

20080506000185980 1/2 \$31.50
Shelby Cnty Judge of Probate, AL
05/06/2008 03:20:13PM FILED/CERT

Shelby County, AL 05/06/2008
State of Alabama
Deed Tax: \$17.50

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **Robert S. Grant**, whose name as President of **Robert S. Grant Construction, 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 **29th** day of **April**, **2008**.




NOTARY PUBLIC
My Commission Expires: **6-5-2011**



CLAYTON T. SWEENEY, ATTORNEY AT LAW

EXHIBIT A
LEGAL DESCRIPTION


20080506000185980 2/2 \$31.50
Shelby Cnty Judge of Probate, AL
05/06/2008 03:20:13PM FILED/CERT

Parcel I:

Lot 48, according to the Amended Map of Hickory Ridge Subdivision, as recorded in Map Book 11, page 79, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

Less and except the following: A part of Lot 48 of the amended map of Hickory Ridge as recorded in Map Book 11 page 79, in the Office of the Judge of Probate of Shelby County, Alabama; described as follows: Begin at the NW corner of said Lot 48, (said corner is also the NE corner of Lot 1 of Woods and Bends, First Sector, as recorded in Map Book 9, page 69, in the Office of the Judge of Probate of Shelby County); thence run South along the West line of said Lot 48 a distance of 100.20 feet to a point where said line intersects a fence, thence turn left 163 deg. 43 min. 51 sec. and run North along said fence line a distance of 81.20 feet to the NE line of said Lot 48, thence turn left 63 deg. 53 min. 41 sec. and run NW along the NE line of said Lot 48 a distance of 31.82 feet to the point of beginning; being situated in Shelby County, Alabama.

Parcel II:

A part of Lot One, of Woods and Bends, 1st Sector, as recorded in Map Book 9 page 69, in the Office of the Judge of Probate of Shelby County, Alabama, described as follows:

Commence at the NE corner of said Lot 1 (said corner is also the NW corner of Lot 48 of the Amended Map of Hickory Ridge, as recorded in Map Book 11 page 79, in the Office of the Judge of Probate of Shelby County); Thence run South along the East line of said Lot 1 a distance of 100.20 feet to the point where said line intersects a fence and the point of beginning; thence continue last course a distance of 101.56 feet to the SE corner of said Lot 1, thence turn right 111 deg. 15 min. 19 sec. and run NW along the SW line of said Lot 1 a distance of 28.56 feet to a fence; thence turn right 85 deg. 00 min. 49 sec. and run NE along said fence a distance of 95.02 feet to the point of beginning; situated in Shelby County, Alabama.