

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

GRANTEE'S ADDRESS:  
Richard David Calnan  
8533 Redwood Lane  
Helena, AL 35022

STATE OF ALABAMA )

**JOINT SURVIVORSHIP DEED**

COUNTY OF JEFFERSON )

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Three Hundred Eighty Six Thousand and 00/100 (\$386,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTOR, **Alabama Trust Bank, NA** (hereinafter referred to as GRANTOR), the receipt whereof is hereby acknowledged, the GRANTOR does hereby give, grant, bargain, sell and convey unto the GRANTEES, **Richard David Calnan and Lorelei D. Calnan** (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 528, according to the Final Plat of Timberlake Sector 5, as recorded in Map Book 36, Page 11, in the Probate Office of Shelby County, Alabama.

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

\$350,325.00 of the above-recited purchase price was paid from 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, 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 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 his hand and seal this the 18<sup>th</sup> day of September, 2008.

Alabama Trust Bank, NA



By: Harold A. Dickson

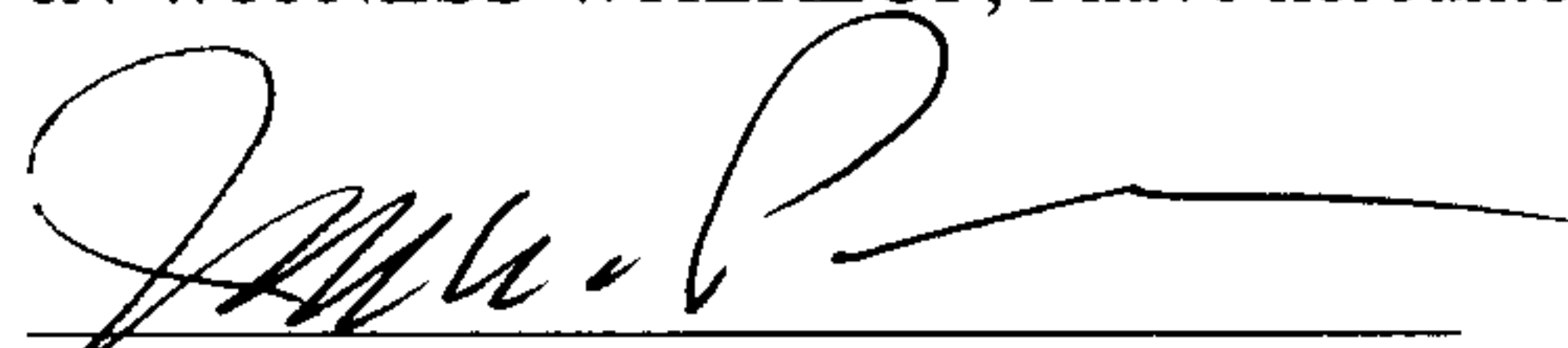
Its: President

STATE OF Alabama )

COUNTY OF Jefferson )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Harold A. Dickson, whose name as President of Alabama Trust Bank is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, he, in his capacity as such President and with full authority, executed the same voluntarily for and as the act of said Corporation on the same that bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 18<sup>th</sup> day of September, 2008.



NOTARY PUBLIC Jeff W. Parmer  
My Commission Expires: 9/27/08

Shelby County, AL 10/06/2008  
State of Alabama

Deed Tax: \$36.00