

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

Send Tax Notice To:  
Signor Bradley Charles  
Carin B. Charles  
4012 Milner Way  
Birmingham, AL 35242

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

**KNOW ALL MEN BY THESE PRESENTS:** That, for and in consideration of **Three Hundred Seventy Thousand Dollars (\$370,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned, **Vincent L. McVittie and wife, Deborah S. McVittie**, (hereinafter referred to as GRANTORS), in hand paid by the GRANTEES herein, the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEES, **Signor Bradley Charles and Carin B. Charles**, (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 113, according to the Final Record Plat of Greystone Farms, Milner's Crescent Sector – Phase 2, as recorded in Map Book 21, Page 33 in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.**

**Together with the nonexclusive easements to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Farms Declaration of Covenants, Conditions and Restrictions recorded as Instrument #1995-16401 in the Office of the Judge of Probate of Shelby County, Alabama, (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration.")**

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.

\$310,020.00 of the consideration was paid from the proceeds of 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.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEES, and with GRANTEES' heirs and assigns, that GRANTORS are 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 GRANTORS will, and GRANTORS' 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.

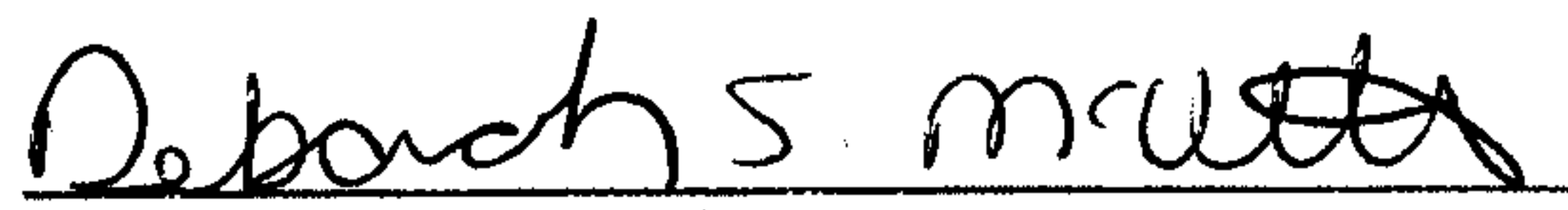
Shelby County, AL 12/30/2008  
State of Alabama

Deed Tax: \$26.00

CLAYTON T. SWEENEY, ATTORNEY AT LAW

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the 17<sup>th</sup> day of December, 2008.

  
\_\_\_\_\_  
Vincent L. McVittie

  
\_\_\_\_\_  
Deborah S. McVittie

STATE OF Texas )  
COUNTY OF Dallas )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Vincent L. McVittie, a married man, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument, he executed the same voluntarily and his act on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 17<sup>th</sup> day of December, 2008.

  
\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires:

STATE OF Texas )  
COUNTY OF Dallas )

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Deborah S. McVittie, a married woman, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the Instrument, she executed the same voluntarily and her act on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 17<sup>th</sup> day of December, 2008.

  
\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires:

