

RONALD D. MORGAN, DECEASED

DISCLAIMER

Pursuant to the Alabama Uniform Disclaimer of Property Interest Act, *Alabama Code §§ 43-8-290 through 43-8-298 (1975 as amended)*, the undersigned beneficiary of RONALD D. MORGAN, deceased, who departed this life on the 1st day of October, 2008, in Jefferson County, Alabama does hereby irrevocably and without qualification disclaims and refuses to accept the interest that has been left to her in the following properties:

- 1) all interest in the real property located on South Shades Crest, Shelby County, AL
AL more particularly described as follows:

A part of the Southwest $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 1, Township 21 South, Range 5 West, lying in Shelby County, Alabama, being more particularly described as follows: Commence at the Southeast corner of the West $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of Section 1, Township 21 South, Range 5 West; thence run West along the South line of said $\frac{1}{4}$ - $\frac{1}{4}$ 574.54 feet to the point of beginning; thence continue on the last described course 412.50 feet; thence turn 89 degrees 11 minutes 23 seconds right and run North 540 feet; thence turn 83 degrees 58 minutes 33 seconds right and run Northeasterly 414.75 feet; thence turn 98 degrees 01 minutest 27 seconds right and run South 589.46 feet to the point of beginning. Together with a non-exclusive easement for ingress and egress as described in Instrument 1992-25364.

- 2) all my interest real property located in Talladega County, AL particularly described as follows:

Lot Numbered Five (5) in Block B of a resubdivision of a portion of Forest Hills Estates Subdivision, according to the plat of said resubdivision recorded in Plat Book 4, Page 27, in the Office of the Judge of Probate of Talladega County, Alabama.

- 3) all my interest real property located in Talladega County, AL particularly described as follows:

Lot Numbered Thirty-Four (34) of Block A of the Forest Hills Estates Subdivision, a plat of which subdivision is recorded in Plat Book 3, at page 188 in the Office of the Judge of Probate of Talladega County, Alabama, LESS and EXCEPT that portion of said lot numbered Thirty-Four (34) of Block A which lies south of a westerly prolongation of the north line of Lot Numbered Thirty-Seven (37) of said Block A, the portion of said lot numbered Thirty-Four (34) excepted herefrom being a triangle in shape.

Disclaimer

Ronald D. Morgan, Deceased

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- 4) all my interest in Alcatel Lucent Sponsored ADR (having the symbol ALU) held in TD Ameritrade brokerage account number 903834750.
- 5) all my interest in Altria Group, Inc. (having the symbol MO) held in TD Ameritrade brokerage account number 903834750.
- 6) all my interest in Apollo Investments Corp. (having the symbol AINV) held in TD Ameritrade brokerage account number 903834750.
- 7) all my interest in Bristol-Myers Squibb (having the symbol BMY) held in TD Ameritrade brokerage account number 903834750.
- 8) all my interest in Broadcom Corp Com CL A (having the symbol BRCM) in TD Ameritrade brokerage account number 903834750.
- 9) all my interest in Copytele, Inc. (having the symbol COPY) held in TD Ameritrade brokerage account number 903834750.
- 10) all my interest in Discover Finl Svcs (having the symbol DFS) held in TD Ameritrade brokerage account number 903834750.
- 11) all my interest in Enzon Pharmaceuticals Inc. (having the symbol ENZN) held in TD Ameritrade brokerage account number 903834750.
- 12) all my interest in Healthsouth Corp New (having the symbol HLS) held in TD Ameritrade brokerage account number 903834750.
- 13) all my interest in Human Genome Sciences Inc. (having the symbol HGSI) held in TD Ameritrade brokerage account number 903834750.
- 14) all my interest in Janus Contrarian (having the symbol JSVAX) held in TD Ameritrade brokerage account number 903834750.
- 15) all my interest in Janus Flexible Bond (having the symbol JAFIX) held in TD Ameritrade brokerage account number 903834750.
- 16) all my interest in Johnson and Johnson (having the symbol JNJ) held in TD Ameritrade brokerage account number 903834750.
- 17) all my interest in Kraft Foods, Inc. CL A (having the symbol KFT) held in TD Ameritrade brokerage account number 903834750.

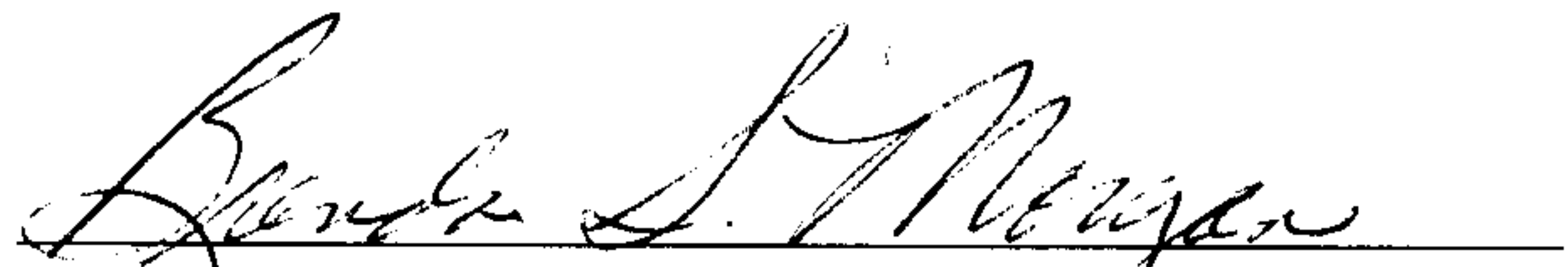
- 18) all my interest in L International Computers Inc. (having the symbol LITL) held in TD Ameritrade brokerage account number 903834750.
- 19) all my interest in LSI Corp (having the symbol LSI) held in TD Ameritrade brokerage account number 903834750.
- 20) all my interest in Morgan Stanley (having the symbol MS) held in TD Ameritrade brokerage account number 903834750.
- 21) all my interest in Motorola Inc. CSUIP (having the symbol MOT) held in TD Ameritrade brokerage account number 903834750.
- 22) all my interest in NCT Group Inc. (having the symbol NCTI) held in TD Ameritrade brokerage account number 903834750.
- 23) all my interest in Oracle Corp (having the symbol ORCL) held in TD Ameritrade brokerage account number 903834750.
- 24) all my interest in Philip Morris Intl (having the symbol PM) held in TD Ameritrade brokerage account number 903834750.
- 25) all my interest in Qualcomm Inc. (having the symbol QCOM) held in TD Ameritrade brokerage account number 903834750.
- 26) all my interest in TDAM MM Portfolio Investor Class (having the symbol CMFMZ) held in TD Ameritrade brokerage account number 903834750.
- 27) all my interest in Trident Microsystems Inc. (having the symbol TRID) held in TD Ameritrade brokerage account number 903834750.
- 28) all my interest in Zimmer Holdings Inc. (having the symbol ZMH) held in TD Ameritrade brokerage account number 903834750.
- 29) one-half (1/2) interest in RBC Bank certificate of deposit account number 543 700-222-0.
- 30) one-half (1/2) interest in RBC Bank money market account number 557 302-061-8.

- 31) one-half (1/2) interest in RBC Bank checking account number 557 303-211-7.
- 32) one-half (1/2) interest in Red Mountain Bank certificate of deposit account number 15682.
- 33) Aetna life insurance proceeds insuring the life of Ronald D. Morgan, policy number 811778.
- 34) Liberty National life insurance proceeds insuring the life of Ronald D. Morgan, policy number A001576780.
- 35) America Republic life insurance proceeds insuring the life of Ronald D. Morgan, policy number 57427.

The undersigned acknowledges, represents and certifies that she is not now insolvent and was not insolvent at the date of death of the deceased, that he has not made any voluntary assignment or transfer or, contract to assign or transfer, or encumbrance of, given a written waiver of the right to disclaim the succession to and interest in and has not made any sale or other disposition of any interest in the property being disclaimed pursuant to judicial process or otherwise. The undersigned further acknowledges, represents and certifies that she has not accepted property or an interest in property described above, or any of its benefits.

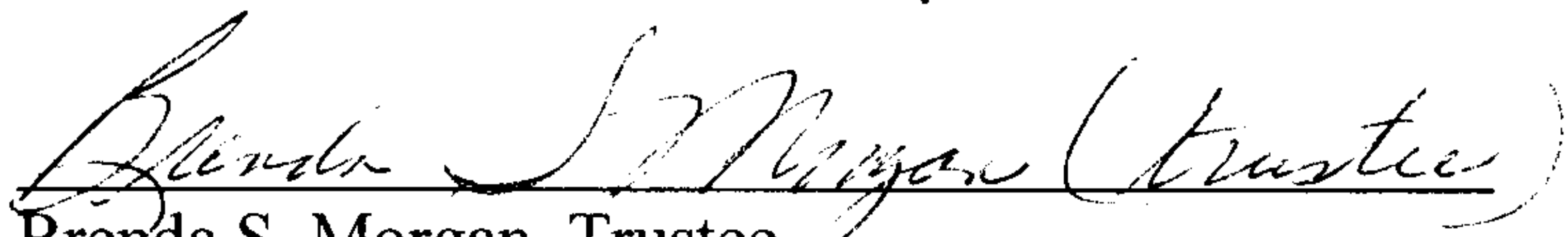
This Disclaimer is intended to constitute a qualified disclaimer within the meaning of Section 2518 of the Internal Revenue Code of 1986, and if it fails to so qualify and transfer my interest to the MORGAN FAMILY TRUST, created under the MORGAN LIVING TRUST, dated November 16, 2004, then it shall be deemed to be an assignment of my interest to the MORGAN FAMILY TRUST, created under the MORGAN LIVING TRUST, dated November 16, 2004.

Under penalties of perjury I declare that I have read the foregoing, and the facts alleged are true to the best of my knowledge and belief.


Brenda S. Morgan, Beneficiary

ACKNOWLEDGEMENT OF RECEIPT

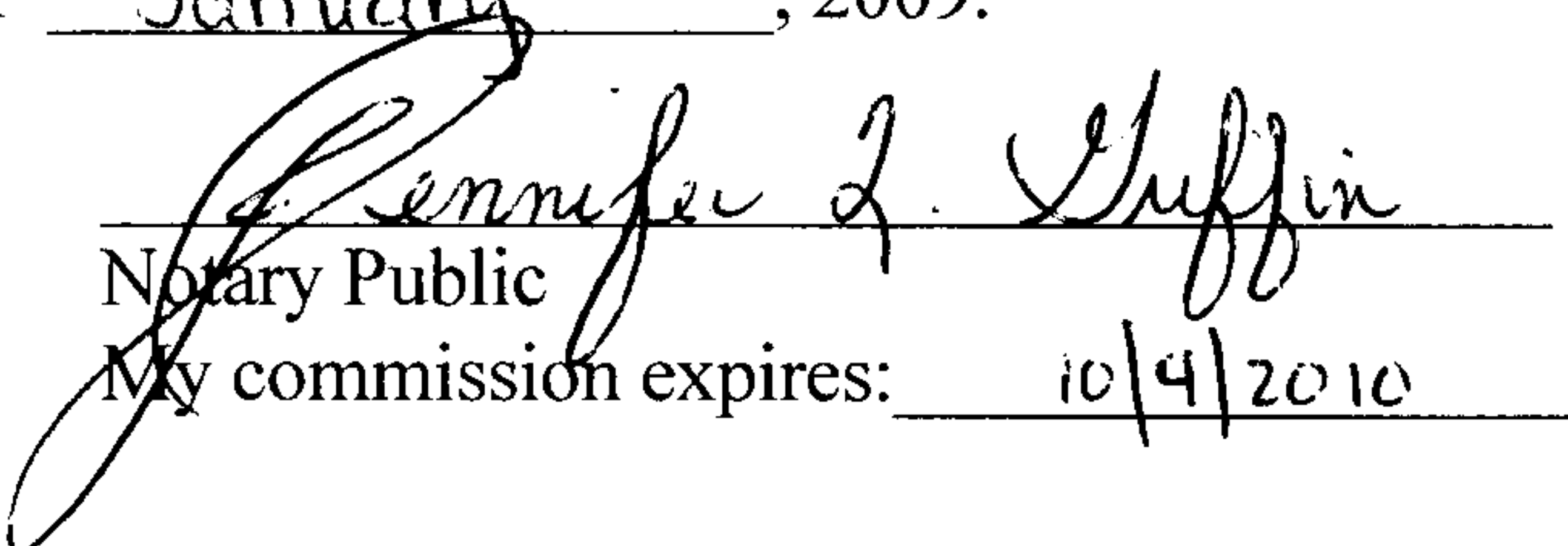
I, Brenda S. Morgan, Trustee of the Morgan Living Trust, dated November 16, 2004, acknowledge receipt of this disclaimer on this 21 day of January, 2009.


Brenda S. Morgan, Trustee

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, Jennifer Q. Griffin, a Notary Public, in and for said county in said state, hereby certify that Brenda S. Morgan, Beneficiary and Co-Trustee of the Morgan Living Trust, dated November 16, 2004, whose name is signed to the foregoing conveyance, and who is known to me, acknowledge before me on this date that, being informed of the contents thereof, she executed the same voluntarily on the day the same bears date.

Given under my hand this the 21 day of January, 2009.


Notary Public

My commission expires: 10/4/2010

