

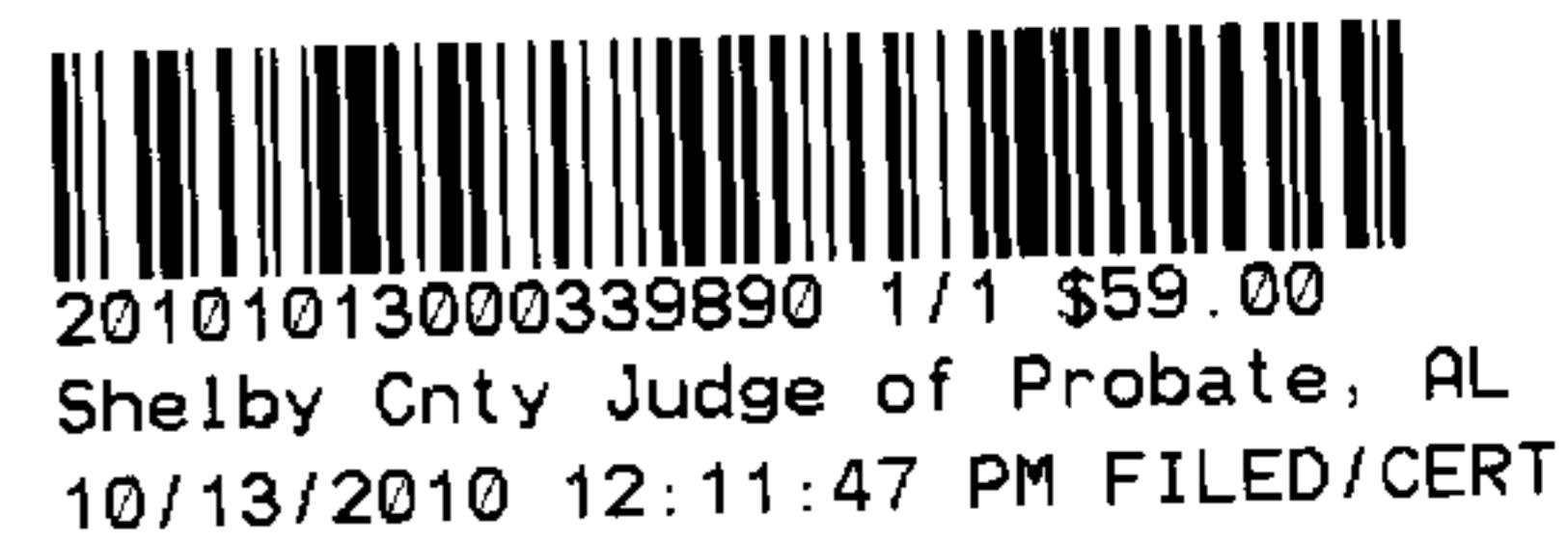
THIS INSTRUMENT PREPARED BY:
D. Barron Lakeman & Associates, LLC
1904 Indian Lake Drive, Suite 100
Birmingham, Alabama 35244

STATE OF ALABAMA)

COUNTY OF SHELBY)

GRANTEE'S ADDRESS:
Gina S. Ponder
4947 Indian Valley Road
Birmingham, AL 35244

JOINT SURVIVORSHIP DEED



KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Hundred Sixty-Two Thousand and 00/100 (\$162,000.00) DOLLARS, and other good and valuable consideration, this day in hand paid to the undersigned GRANTORS, **Renee Ann Powell, a married woman, and Terrie Foreman Morgan, a married woman** (hereinafter referred to as GRANTORS), the receipt whereof is hereby acknowledged, the GRANTORS do hereby give, grant, bargain, sell and convey unto the GRANTEEES, **Gina S. Ponder and Charles G. Ponder, husband and wife**, (hereinafter referred to as GRANTEEES), 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 9, Block 1, according to the Survey of Indian Valley, Fourth Sector, as recorded in Map Book 5, Page 99, in the Probate Office of Shelby County, Alabama. Mineral mining rights excepted.

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

\$115,000.00 of the above-recited purchase price was paid from a mortgage loan closed simultaneously herewith.

Renee Ann Powell and Renee Foreman Moore are one and the same person.

Terrie Foreman Morgan and Terrie Foreman are one and the same person.

The property is not the homestead of the grantors or the grantors spouse as defined by the Code of Alabama.

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 GRANTEEES, 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 GRANTEEES 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 GRANTEEES herein shall take as tenants in common, forever.

AND SAID GRANTORS, for said GRANTORS, GRANTORS' heirs, successors, executors and administrators, covenants with GRANTEEES, and with GRANTEEES' 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 GRANTEEES, and GRANTEEES' heirs and assigns, forever against the lawful claims of all persons.

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the 8th day of October, 2010.

Renee Ann Powell

Terrie Foreman Morgan

Shelby County, AL 10/13/2010

State of Alabama
Deed Tax : \$47.00

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Renee Ann Powell, a married woman, and Terrie Foreman Morgan, a married woman whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me on this day that, being informed of the contents of the Instrument signed their names voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 8th day of October, 2010.

NOTARY PUBLIC
My Commission Expires: 3-3-12

DOUGLAS BARRON LAKEMAN
COMMISSION EXPIRES 3/3/12

