

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

Send Tax Notice To:
Sami A. Nizam and Lori P. Nizam
1935 Island Rd.
Shelby, AL 35143

STATE OF ALABAMA)
COUNTY OF SHELBY)

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of **Three Hundred Thousand and 00/100 (\$300,000.00)**, and other good and valuable consideration, this day in hand paid to the undersigned **Steven W. Davis, and wife, Susan P. Davis**, (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, **Sami A. Nizam and Lori P. Nizam**, (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:

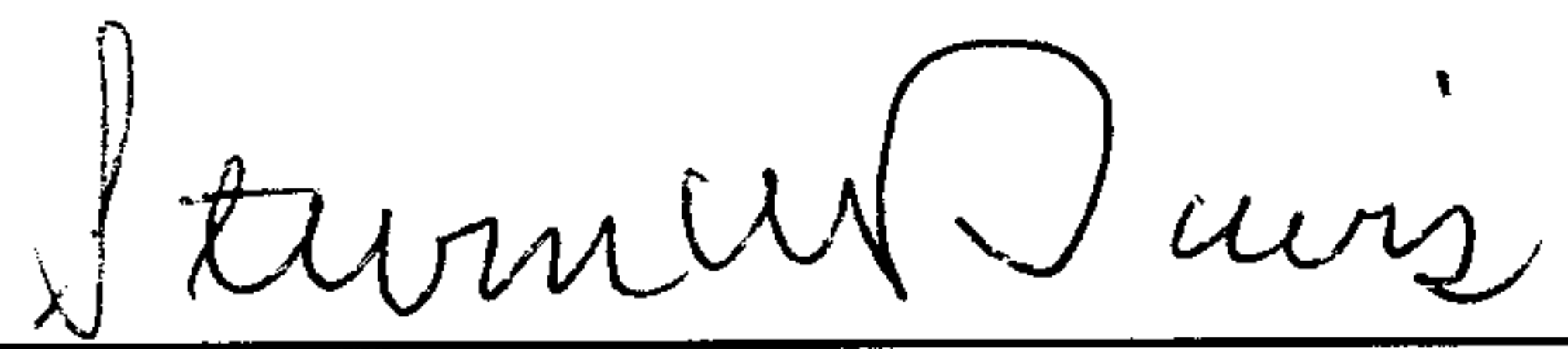
Ad valorem taxes for 2012 and subsequent years not yet due and payable until October 1, 2012. Existing covenants and restrictions, easements, building lines and limitations of record.

\$240,000.00 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 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.

IN WITNESS WHEREOF, said GRANTORS have hereunto set their hands and seals this the **6th** day of **July, 2012**.



Steven W. Davis



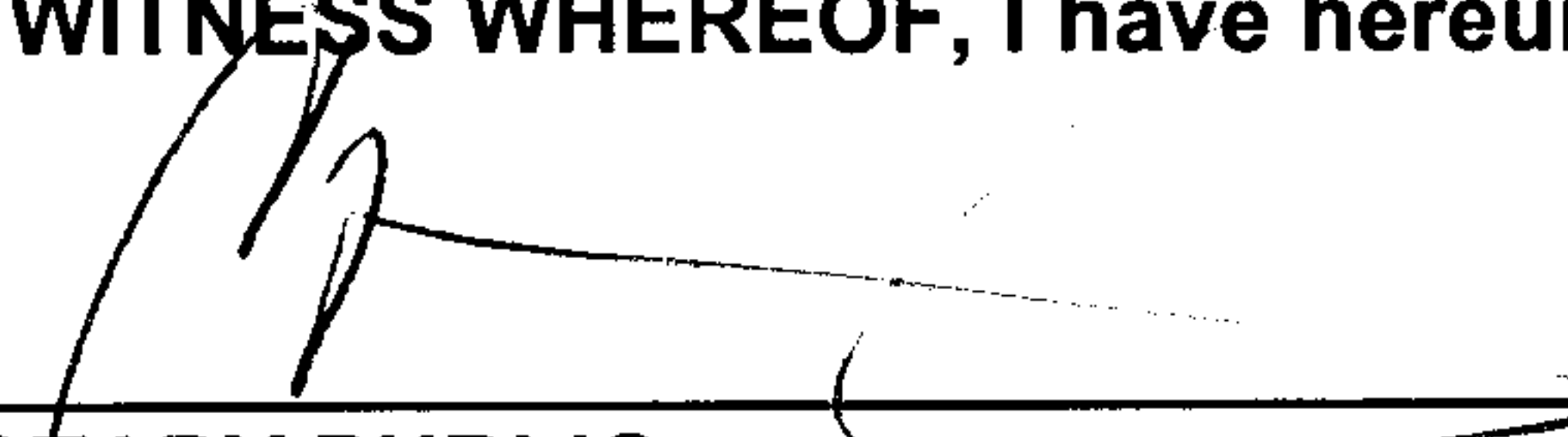
Susan P. Davis

STATE OF ALABAMA)
COUNTY OF JEFFERSON)


20120712000248220 1/2 \$75.00
Shelby Cnty Judge of Probate, AL
07/12/2012 10:49:38 AM FILED/CERT

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Steven W. Davis, and wife, Susan P. Davis, 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 they executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 6th day of July, 2012.



NOTARY PUBLIC
My Commission Expires: 6/5/2015

Shelby County, AL 07/12/2012
State of Alabama
Deed Tax:\$60.00

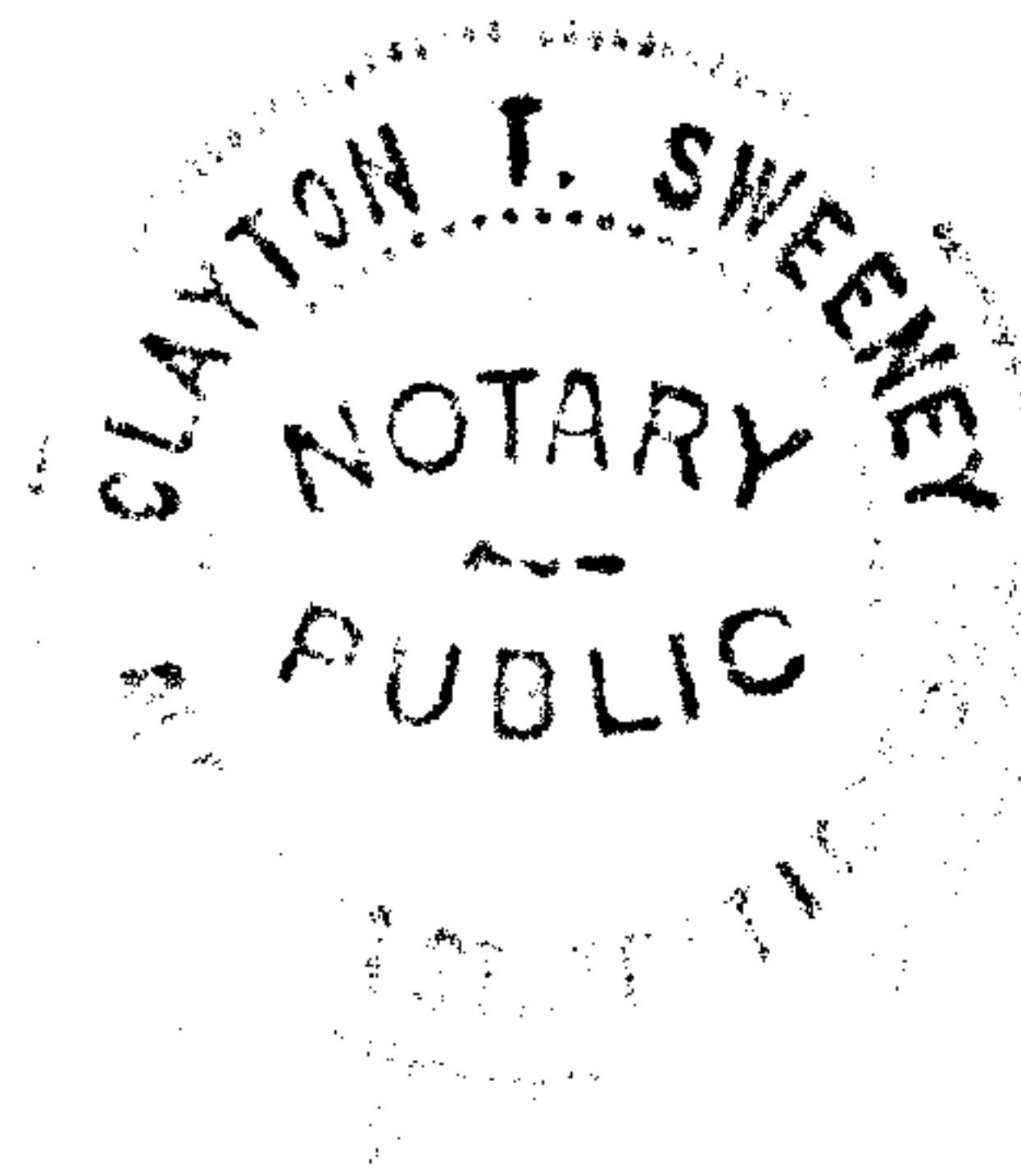


EXHIBIT "A"
LEGAL DESCRIPTION

A parcel of land located in the NE 1/4 of the NE 1/4 of Section 35, and the NW 1/4 of the NW 1/4 of Section 36, all in Township 14 North, Range 15 East, Shelby County, Alabama, described as follows:

Commence at the NE corner of said Section 35; thence run West along the North section line a distance of 135.85 feet; thence turn left 90°00'00" a distance of 886.66 feet to a Point of Beginning; thence turn right 10°05'57" a distance of 182.47 feet; thence turn left 112°34'55" a distance of 79.11 feet; thence turn right 19°45'15" a distance of 108.78 feet to the edge of Lay Lake; thence run along said Lake the following angles and distances: thence turn left 4°15'57" a distance of 38.36 feet; thence turn left 35°45'13" a distance of 48.84 feet; thence turn left 41°52'50" a distance of 51.75 feet; thence turn left 28°34'06" a distance of 46.48 feet; thence turn left 18°03'46" a distance of 39.57 feet; thence turn left 42°20'14" a distance of 66.17 feet; thence turn right 42°28'03" a distance of 7.74 feet; thence turn left 59°47'49" leaving the Lake a distance of 147.69 feet to the Point of Beginning.

There exists a 15 foot non-exclusive easement for the purpose of ingress, egress and utilities along the Northwestern line of the above described Land (said line being 182.47 feet).

LESS AND EXCEPT that part of the above described Land lying below that certain datum plan of 397 feet above mean sea level.

All being situated in Shelby County, Alabama.

