

Prepared by:
MALCOLM S. McLEOD, Esq.
1957 Hoover Court, Suite 306
Birmingham, AL 35226

Send Tax Notice to:
Evan George Koch and Ying Wai Lo
1533 Fairway View Drive
Birmingham, AL 35244

STATE OF ALABAMA)
COUNTY OF SHELBY AND)
COUNTY OF JEFFERSON)

JOINT SURVIVORSHIP DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of THREE HUNDRED FOUR THOUSAND AND NO/100 DOLLARS (\$304,000.00) and other good and valuable consideration, this day in hand paid to the undersigned Grantor, **MONTE W. SMITH, an unmarried man** (hereinafter referred to as Grantor), the receipt whereof is hereby acknowledged, the Grantor does hereby give, grant, bargain, sell and convey unto the Grantees, **EVAN GEORGE KOCH and YING WAI LO** (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, their heirs and assigns, the following described Real Estate, lying and being in the County of Shelby and County of Jefferson, State of Alabama, to-wit:

Lot 1501, according to the Survey of Riverchase Country Club, Eighth Addition, as recorded in Map Book 10, page 52, in the Office of the Judge of Probate of Shelby County, Alabama, and as recoded in Map Book 23, Page 78, in the Office of the Judge of Probate of Jefferson County, Alabama, Bessemer Division.

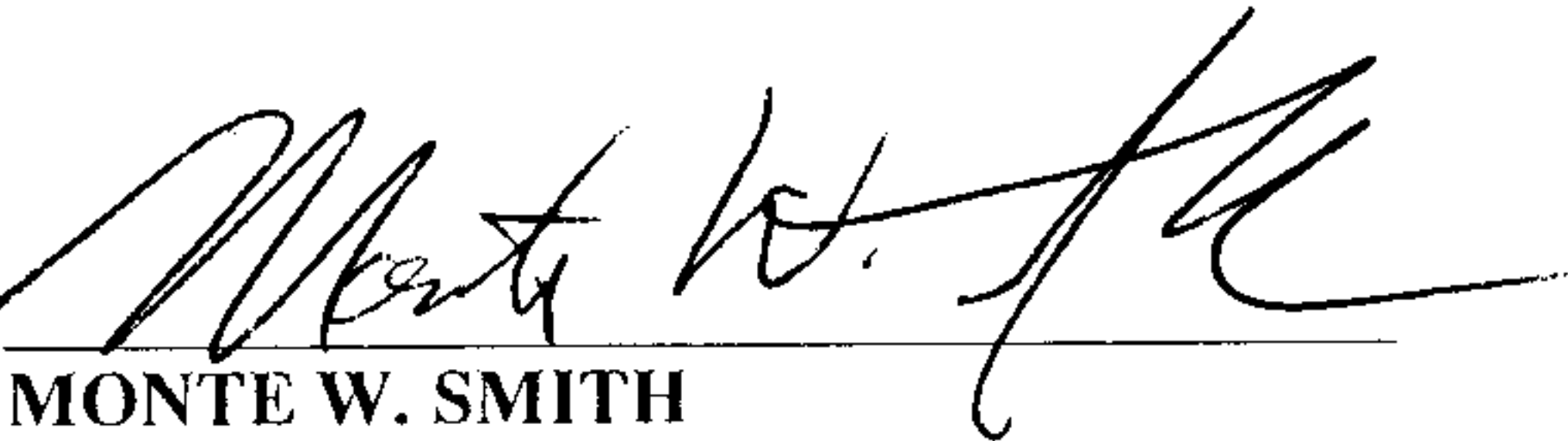
Subject to rights-of-way, covenants, restrictions, easements, agreements, setback lines, mineral/mining rights, and declarations of record, if any.

\$243,200.00 of the above-recited consideration is being paid with a purchase money first mortgage being recorded simultaneously herewith.

TO HAVE AND TO HOLD, the tract or parcel of land above described together with all and singular 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, their heirs and assigns forever.

And said Grantor, for said Grantor, his heirs, successors, executors and administrators, covenants with Grantees, and with their 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, Exceptions and/or Covenants pertaining to the Real Estate of record in the Probate Office of said County; and that Grantor will, and his heirs, executors and administrators shall, warrant and defend the same to said Grantees, and their 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 30th day of May, 2012.


MONTE W. SMITH

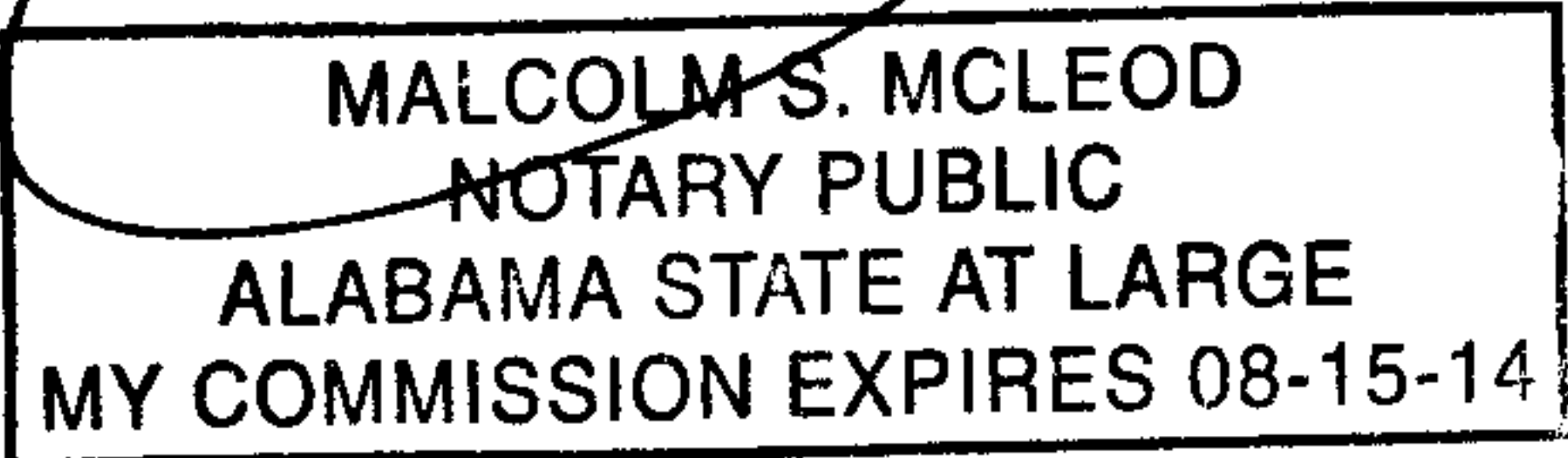

20120601000629030 1/1
Bk: LR201214 Pg:9355
Jefferson County, Alabama
I certify this instrument filed on
06/01/2012 08:18:42 AM D
Judge of Probate- Alan L. King

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that **MONTE W. SMITH**, 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 on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 30th day of May, 2012.

NOTARY PUBLIC
My commission expires:


MALCOLM S. MCLEOD
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 08-15-14

20120601000629030 1/1
Bk: LR201214 Pg:9355
Jefferson County, Alabama
06/01/2012 08:18:42 AM D
Fee - \$5.00
Deed Tax - \$61.00
Total of Fees and Taxes-\$66.00
SC0TTK


20120720000260510 1/1 \$13.00
Shelby Cnty Judge of Probate, AL
07/20/2012 10:30:00 AM FILED/CERT