

STATE OF ALABAMA)

SHELBY COUNTY)

20040510000244260 Pg 1/2 73.50
Shelby Cnty Judge of Probate, AL
05/10/2004 10:58:00 FILED/CERTIFIED

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Two Hundred Ninety-five Thousand, Six Hundred Thirty-six and 52/100----- (\$295,636.52) Dollars and other good and valuable consideration to the undersigned Gibson & Anderson Construction, Inc. (Herein referred to as "Grantors"), in hand paid Sheridan W. Shirley and Barbara Z. Shirley (herein referred to as "Grantees"), the receipt of which is hereby acknowledged, the said grantors do by these presents, grant, bargain, sell and convey unto the said Grantees, as tenants in common with equal rights and interest for the period or term that the said Grantees shall both survive, and unto the survivor of the said Grantees, at the death of the other, and to the heirs and assigns of such survivor in fee simple forever, such tenancy being expressly intended to create co-tenants in common for life with a contingent remainder in fee in favor of the survivor of the said Grantee, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 64, according to the Survey of Phase Four Caldwell Crossings 2nd Sector, as recorded in Map Book 32, Page 7, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 236,500.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

By the execution and delivery of this Deed, Grantors and Grantees acknowledge that it is not their intention to create a joint tenancy with right of survivorship, but on the contrary, it is their intention to create, and they do hereby create a form of concurrent ownership in the above property as tenants in common during the respective lives of the Grantees, with cross-contingent remainders in fee to and in favor of the survivor, and to the heirs, and assigns of such survivor, which interests so created in the Grantees are indestructible by the act of one of the Grantees.

And the Grantors do, for themselves and the heirs, administrators, successors and assigns, covenant with the said Grantees that Grantors are lawfully seized of said premises in fee simple; that they are free from all encumbrances except as herein above stated; that Grantors have a good right to sell and convey the same as aforesaid; and that Grantors will, and Grantors' successors and assigns shall warrant and defend the same unto the said grantees, their heirs and assigns forever, against the lawful claims of any and all persons.

TO HAVE AND TO HOLD TO THE SAID Grantees, as tenants in common and with equal rights and interest for the period or term that the said Grantees shall both survive, and unto the survivor of the said Grantees, at the death of the other and to the heirs and assigns of such survivor in fee simple forever, such tenancy being expressly intended to create co-tenants in common for life with a contingent remainder in fee in favor of the survivor of the Grantees.

IN WITNESS WHEREOF, the said GRANTOR, by its who is authorized to execute this conveyance, has hereto set its signature and seal, this the 30th day of April, 2004.

ATTEST:

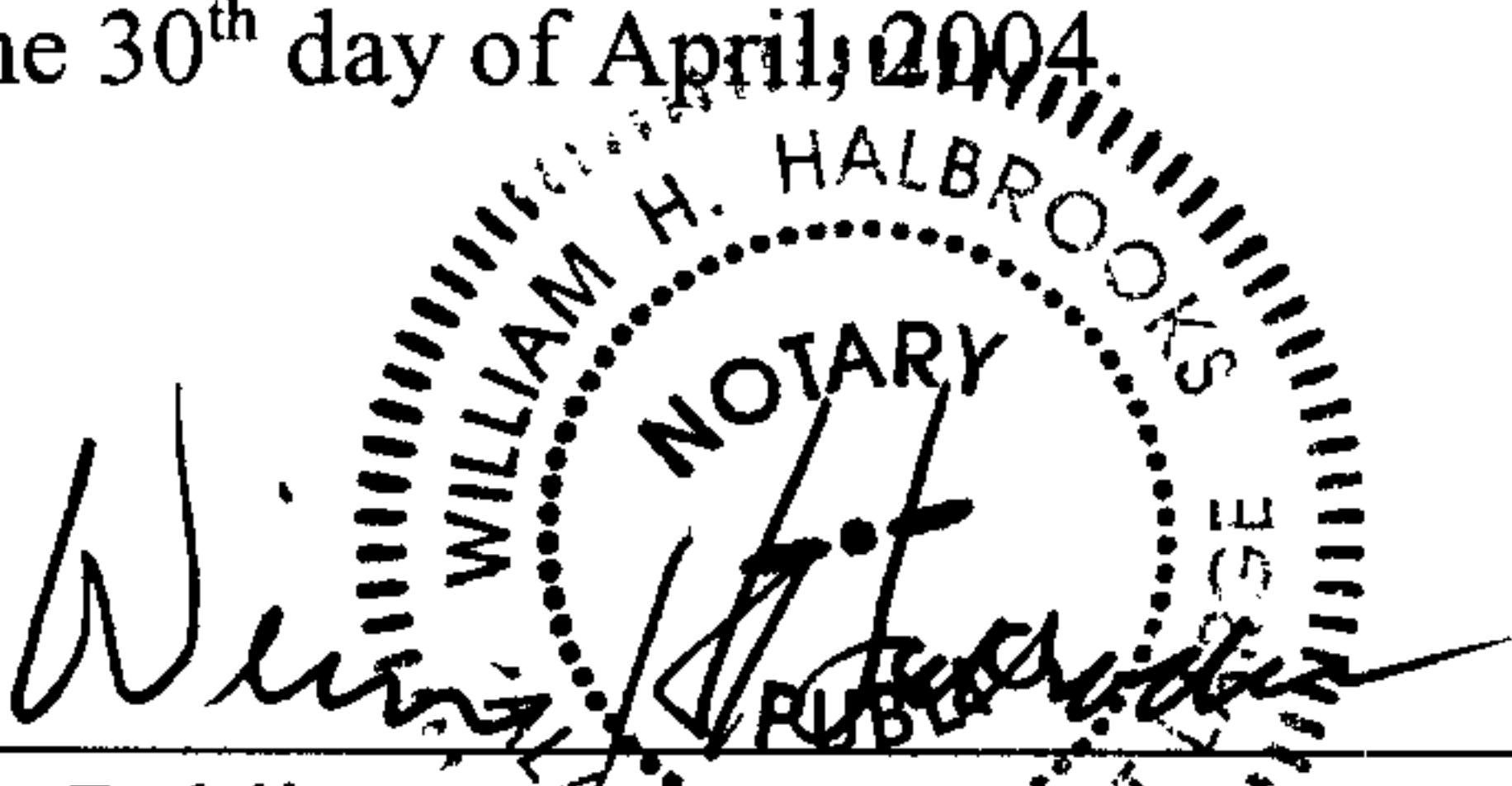
Gibson & Anderson Construction,
Inc.

By 
Edward T. Anderson, Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, William H. Halbrooks, A Notary Public in and for said County in said State,
hereby certify that Edward T. Anderson whose
name as Vice President of Gibson & Anderson Construction, Inc., a corporation,
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 this conveyance, he, as such officer and with full
authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 30th day of April, 2004.


Notary Public William H. Halbrooks

my commission expires: 4/21/08