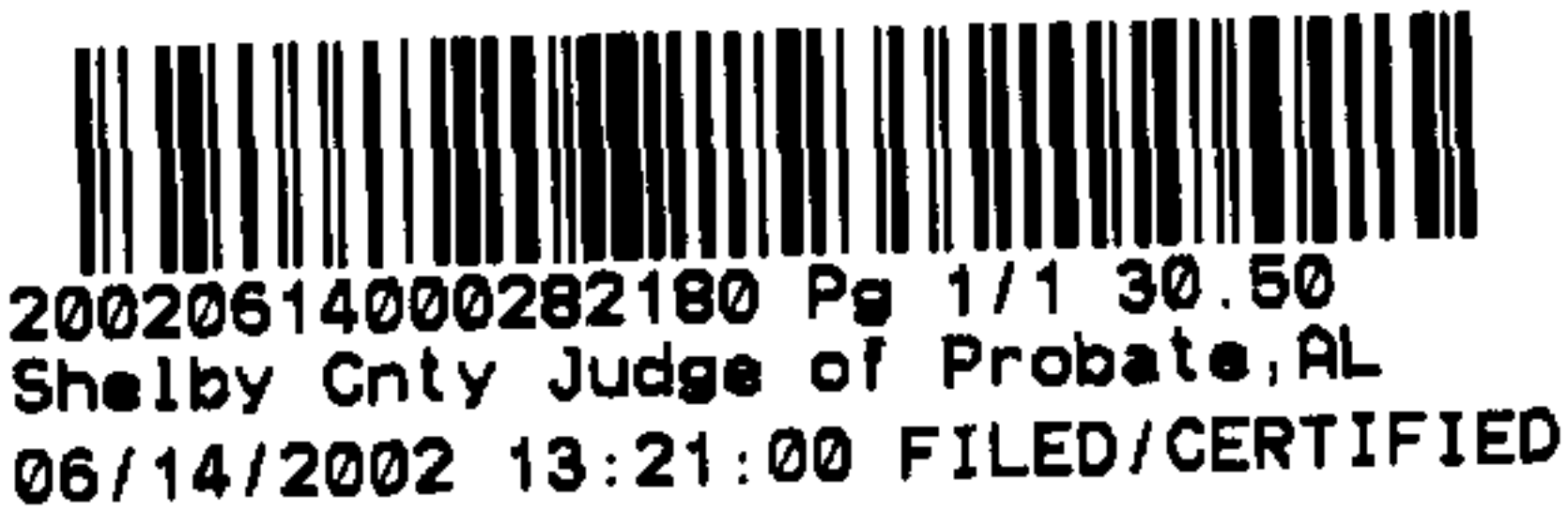


This instrument was prepared by
(Name) William H. Halbrooks
(Address) #1 Independence Plaza, Suite 704
Birmingham, Alabama 35209

Send Tax Notice To: Ben A. Calma
name
3439 Crossings Way
address
Birmingham, Alabama 35242

Corporation Form Warranty Deed



STATE OF ALABAMA)
COUNTY OF Jefferson)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of One Hundred Ninety-One Thousand, One Hundred Fifty & no/100-----
(\$191,150.00) Dollars
to the undersigned grantor, Gibson & Anderson Construction, Inc.

a corporation
(herein referred to as GRANTOR) in hand paid by the grantee herein, the receipt of which is hereby acknowledged,
the said GRANTOR does by these presents, grant, bargain, sell and convey unto
Ben A. Calma
(herein referred to as GRANTEE, whether one or more), the following described real estate, situated in Shelby
County, Alabama to-wit:

Lot 21-A, according to a Resurvey of Lots 19, 20, 21, 22 and 23, and Lots
27, 28, 29, 30, 31 and 32, Caldwell Crossings, as recorded in Map Book 29,
Page 102, in the Probate Office of Shelby County, Alabama. Mineral and
mining rights excepted.

Subject to current taxes, easements, and restrictions of record.

\$ 152,900.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

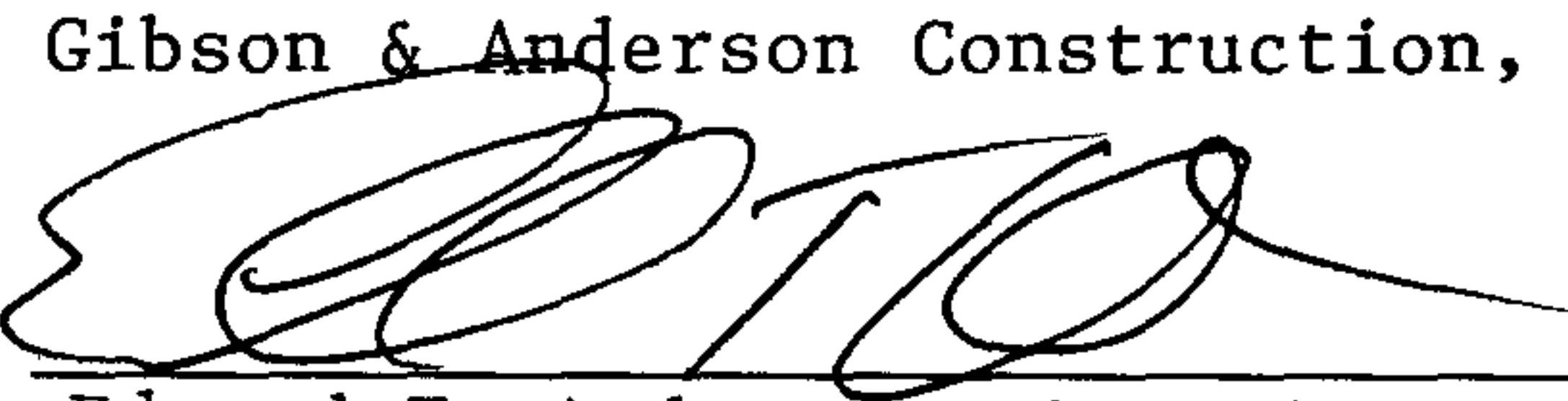
\$ 19,115.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or
their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encum-
brances, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns
shall, warrant and defend the same to the said GRANTEE, his, her or their heirs, executors and assigns forever,
against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its Vice President who is authorized
to execute this conveyance, hereto set its signature and seal,
this the 10th day of June, 19 2002.

ATTEST:

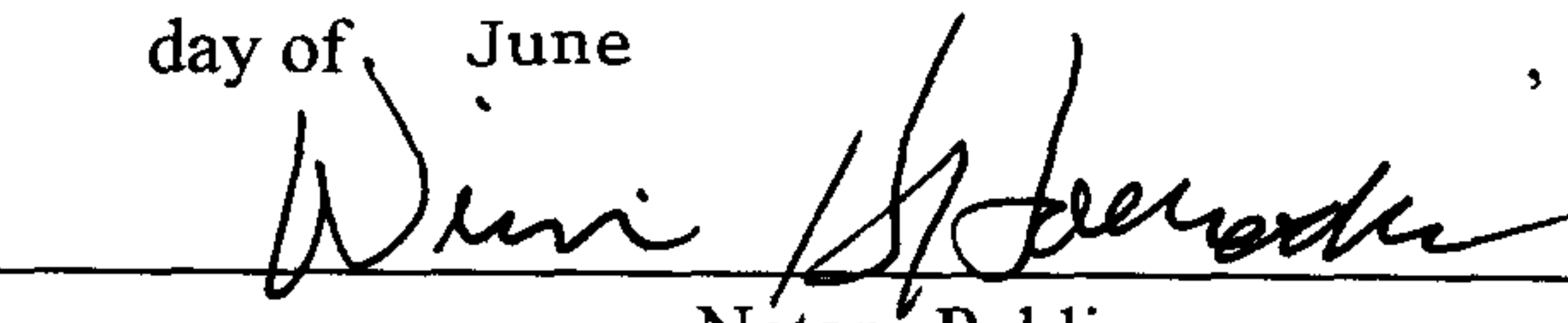
Gibson & Anderson Construction, Inc.
By 
Edward T. Anderson, its Vice President

STATE OF Alabama)
COUNTY OF Jefferson)
I, the undersigned)

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 the 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 10th day of June, 19 2002.


Notary Public
William H. Halbrooks