Send Tax Notice To: Timothy S. Marvin

William H. Halbrooks (Name)

Independence Plaza, Suite 704

name 3034 Crossings Drive

address

35242 Birmingham, Alabama

Birmingham, Alabama 35209 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SHRVIVOR

STATE OF ALABAMA COUNTY OF Jefferson

to the undersigned grantor,

(Address)

KNOW ALL MEN BY THESE PRESENTS,

08/26/2002 07:48:00 FILED/CERTIFIED

One Hundred Ninety-Eight Thousand, Nine Hundred & no/100--That in consideration of (\$198,900.00) Dollars

Gibson & Anderson Construction, Inc.

a corporation,

(herein referred to as GRANTOR), in hand paid by the GRANTEES herein, the receipt of which is hereby acknowledged, the said GRANTOR does by these presents, grant, bargain, sell and convey unto

Timothy S. Marvin and Faye M. Marvin

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated Shelby County, Alabama to-wit:

Lot 32A, according to the Survey of Resurvey of Lots 19 through 23 and Lots 27 through 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.

TO HAVE AND TO HOLD, To 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, together with every contingent remainder and right of reversion. And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEES, their heirs and assigns, that is lawfully seized in fee simple of said premises, that they are free from all encumbrances, 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 GRANTEES, their heirs, executors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, who is authorized to execute this	the said GRANTOR, by its conveyance, has hereto set its si	President gnature and seal, this the 19th day of August
ATTEST:		Gibson & Anderson Construction, Inc.
STATEOF Alabama COUNTYOF Jefferson		Earl M. Cibson, its President

the undersigned

a Notary Public in and for said County in said

State, hereby certify that Earl M. Gibson President whose name as

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,

19th Given under my hand and official seal, this the

day of

William H. Halbrooks

August

Notary Public