Roger David Calvert, Jr.

William H. Halbrooks

3083 Crossings Drive

address

#1 Independence Plaza, Suite 704 (Address) Birmingham, Alabama 35209

Birmingham, Alabama

35242 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINING TO CUDVIVOD

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

Shelby Cnty Judge of Probate, AL 08/26/2002 07:58:00 FILED/CERTIFIED

That in consideration of One Hundred Ninety-Four Thousand, Five Hundred Sixty-Seven and no/100----(\$194,567.00) Dollars

Gibson & Anderson Construction, Inc. to the undersigned grantor,

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

Roger David Calvert, Jr. and Deborah A. Calvert

(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 to-wit:

Lot 52, according to the Survey of Caldwell Crossings, as recorded in Map Book 29, Page 9, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

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

- \$ 155,600.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.
- \$ 29,100.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

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 WIT who is author	NESS WHEREO	F, the said GRANTOR, by s conveyance, has hereto	y its President set its signature and seal, this the 15th day of August	×1×2, 2002.
ATTEST:			Gibson & Anderson Construction,	Inc.
	Alabama Jefferson		Earl M. Gibson, its President	

the undersigned a Notary Public in and for said County in said State, hereby certify that Earl M. Gibson of Gibson & Anderson Construction, Inc. President whose name as 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

15th August day of

William H. Halbrooks

**Notary Public**