Send Tax Notice To:

William H. Halbrooks

#1 Independence Plaza, Suite 704

3062 Crossings Drive

(Address) Birmingham, Alabama 35209

address Birmingham, Alabama 35242

CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA COUNTY OF Jefferson

KNOW ALL MEN BY THESE PRESENTS,

Two Hundred Fifty-One Thousand, Four Hundred Fifty-One & no/100 ----That in consideration of (\$251,451.00) Dollars

to the undersigned grantor,

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

Donald Clark Cunningham and Catherine C. Cunningham

(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: in

Lot 39, 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.

238,878.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

> 20030127000046410 Pg 1/1 24.00 Shelby Cnty Judge of Probate, AL 01/27/2003 10:25:00 FILED/CERTIFIED

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, the said GRANTOR, by its Prseident Mex 2003. who is authorized to execute this conveyance, has hereto set its signature and seal, this the 13th Wibson & Anderson Construction, ATTEST:

Alabama STATE OF COUNTY OF Jefferson

the undersigned

a Notary Public in and for said County in said

Earl M. Gibson, its President

State, hereby certify that Earl M. Gibson

of Gibson & Anderson Construction, Inc. whose name as President

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,

day of

13th Given under my hand and official seal, this the

January

Notary Public

William H. Halbrooks