

This instrument was prepared by
(Name) William H. Halbrooks
#1 Independence Plaza, Suite 704
(Address) Birmingham, Alabama 35209
CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

Send Tax Notice To: John Curtis Tanner
name
3541 Crossings Circle
address
Birmingham, Alabama 35242

STATE OF ALABAMA }
COUNTY OF Jefferson } KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Forty-Nine Thousand, Two Hundred Five & no/100-----
(\$249,205.00) Dollars
to the undersigned grantor, Gibson & Anderson Construction, Inc.

(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

John Curtis Tanner and Cathryn Covalt Tanner

(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 in Shelby County, Alabama to-wit:

Lot 80-A, according to the Survey of Caldwell Crossings, as recorded in Map Book 29, Page 54, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 199,350.00 of the purchase price recited above
was paid from a mortgage loan closed simultaneously herewith.

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Shelby Cnty Judge of Probate, AL
04/07/2003 12:30:00 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 President
who is authorized to execute this conveyance, has hereto set its signature and seal, this the 31st day of March 2003.
Gibson & Anderson Construction, Inc.

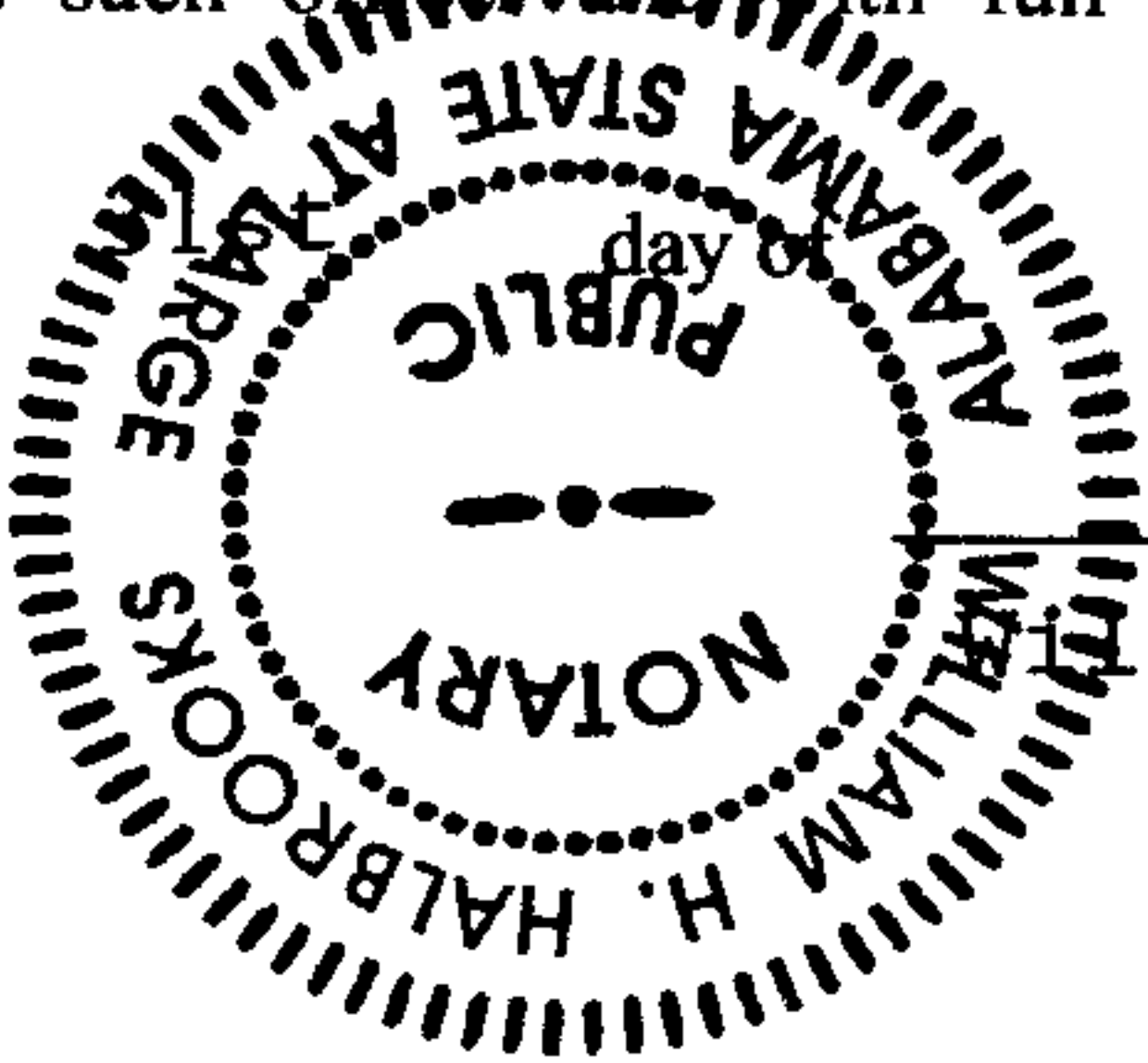
ATTEST:

By Earl M. Gibson, its President

STATE OF Alabama }
COUNTY OF Jefferson }

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Earl M. Gibson whose name as 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, with full authority, executed the same voluntarily for and as the act of said corporation,

Given under my hand and official seal, this the 1 day of March 2003.



William H. Halbrooks
Notary Public