Send Tax Notice To: William Smith

William H. Halbrooks #1 Independence Plaza, Suite 704

name 3756 Crossings Crest

address

(Address) Birmingham, Alabama 35209

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,

That in consideration of

to the undersigned grantor,

Two Hundred Twenty-Seven Thousand and no/100----(\$227,000.00)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

William Smith and Tracey M. Smith

(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 189, according to the Survey of Phase One Caldwell Crossings 2nd Sector, as recorded in Map Book 30, Page 116, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

Subject to current taxes, easements and restrictions of record.

\$ 181,600.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

> 20030609000357730 Pg 1/1 56.50 Shelby Cnty Judge of Probate, AL 06/09/2003 10:14:00 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 Vice President who is authorized to execute this conveyance, has hereto set its signature and seal, this the 29th May

хх 2003.

ATTEST:

Gibson & Anderson Construction, Inc.

Edward T. Anderson, its Vice President

Alabama STATE OF COUNTY OF Jefferson

the undersigned

a Notary Public in and for said County in said

Edward T. Anderson State, hereby certify that

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

May

Given under my hand and official seal, this the

William H. Halbrooks

Notary Public