

SEND TAX NOTICE TO:

(Name) Raymond H. Emmerson
3759 Crossings Crest
(Address) Birmingham, Alabama 35242



20030717000452680 Pg 1/1 158.50
Shelby Cnty Judge of Probate, AL
07/17/2003 10:28:00 FILED/CERTIFIED

This instrument was prepared by

(Name) William H. Halbrooks
#1 Independence Plaza, Suite 704
(Address) Birmingham, Alabama 35209

CORPORATION FORM WARRANTY DEED, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP - ALABAMA TITLE CO., INC., Birmingham, AL.

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

That in consideration of Two Hundred Twenty-Two Thousand, One Hundred Thirty-Five Thousand and no/100-----(\$222,135.00) 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

Raymond H. Emmerson and Doris D. Emmerson

(herein referred to as GRANTEES) as joint tenants, with right of survivorship, the following described real estate, situated in
Shelby County, Alabama, to wit:

Lot 18, 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.

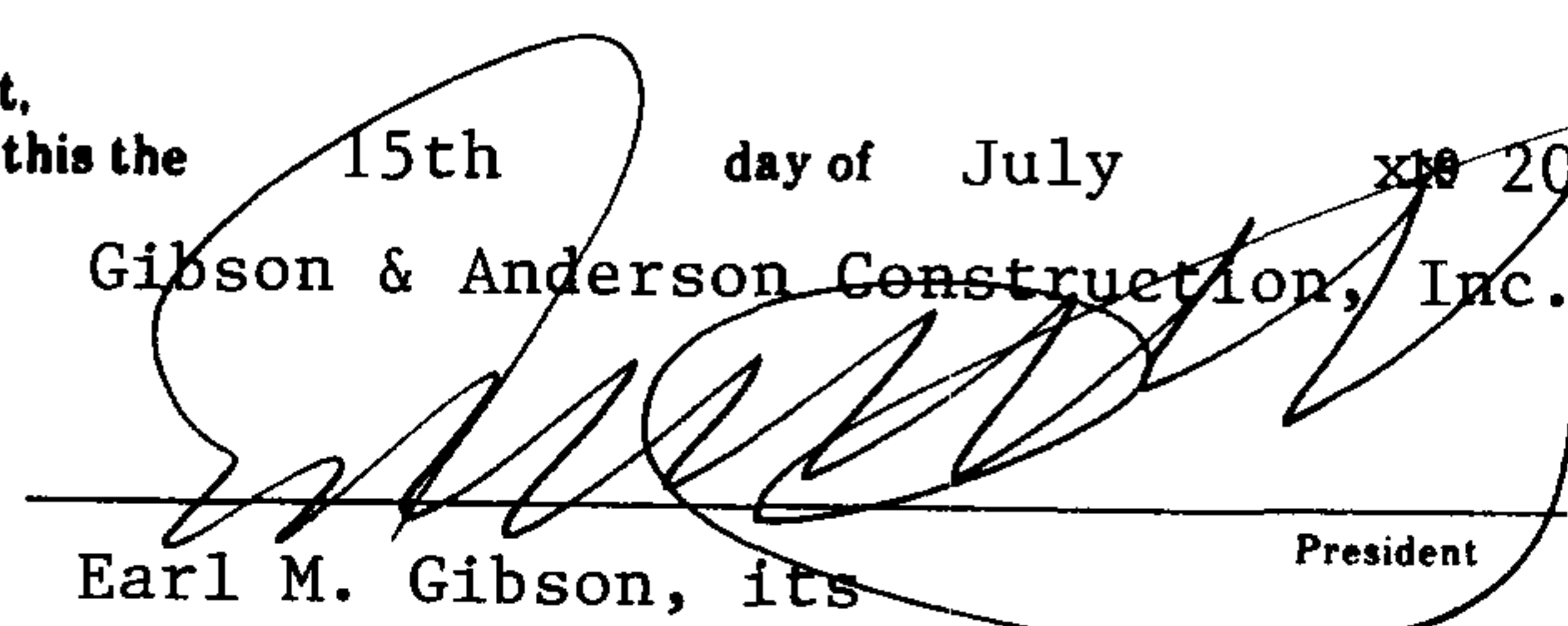
Subject to current taxes, easements and restrictions of record.

\$ 75,000.00 of the purchase price recited above
was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD Unto the said GRANTEES as joint tenants, with right of survivorship, their heirs and assigns, forever; it being
the intention of the parties to this conveyance, that (unless the joint tenancy hereby created is severed or terminated during the joint lives of
the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee,
and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common. 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, unless otherwise noted above, 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 15th day of July 15 2003.
Gibson & Anderson Construction, Inc.

ATTEST:

By  President
Earl M. Gibson, its

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 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 day of July 15 2003.

FORM ATC-50

William H. Halbrooks

Notary Public