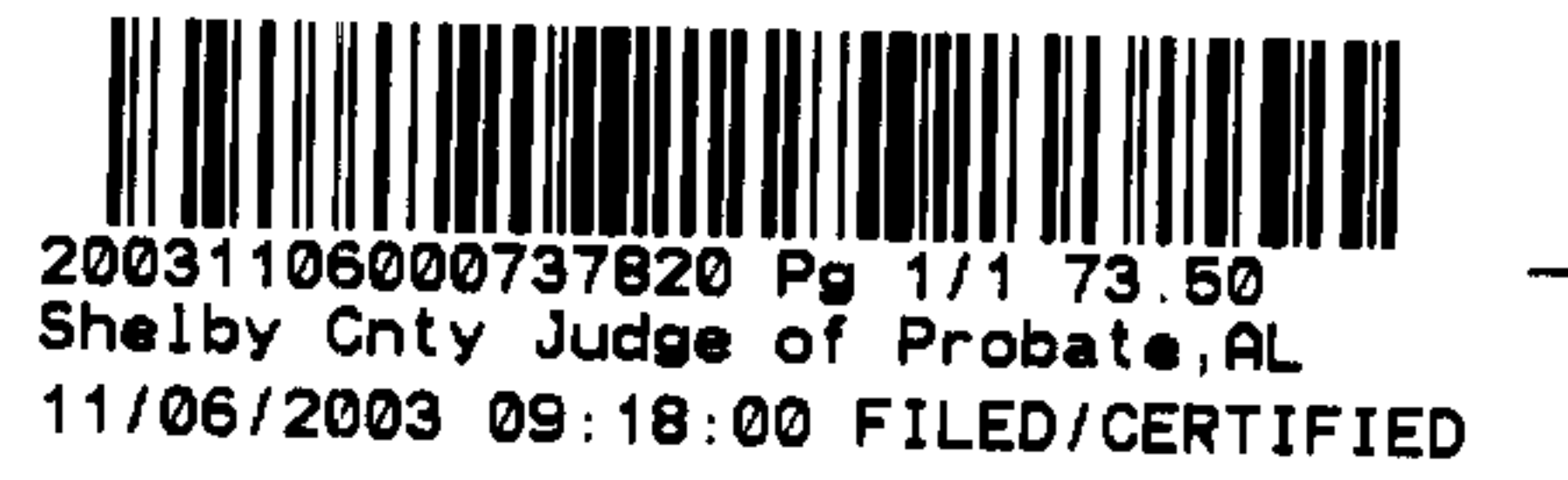


This instrument was prepared by
(Name) William H. Halbrooks
(Address) 1 Independence Plaza, Suite 704
Birmingham, AL 35209

Send Tax Notice To: Sandy B. Knight
name
3652 Crossings Crest
address
Birmingham, AL 35242

Corporation Form Warranty Deed



STATE OF ALABAMA)
COUNTY OF Jefferson)

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of Two Hundred Fourteen Thousand, Nine Hundred and no/100-----
(\$214,900.00) Dollars
to the undersigned grantor, Gibson & Anderson Construction, Inc.

a corporation

(herein referred to as GRANTOR) in hand paid by the grantee herein, the receipt of which is hereby acknowledged,
the said GRANTOR does by these presents, grant, bargain, sell and convey unto Sandy B. Knight

(herein referred to as GRANTEE, whether one or more), the following described real estate, situated in Jefferson
County, Alabama to-wit:

Lot 143, according to the Survey of Phase Two Caldwell Crossings
2nd Sector, as recorded in Map Book 31, Page 31, in the
Probate Office of Jefferson County, Alabama.

\$ 152,400.00 of the purchase price recited above was
paid from a mortgage loan closed simultaneously herewith.

Subject to current taxes, easements and restrictions of record.

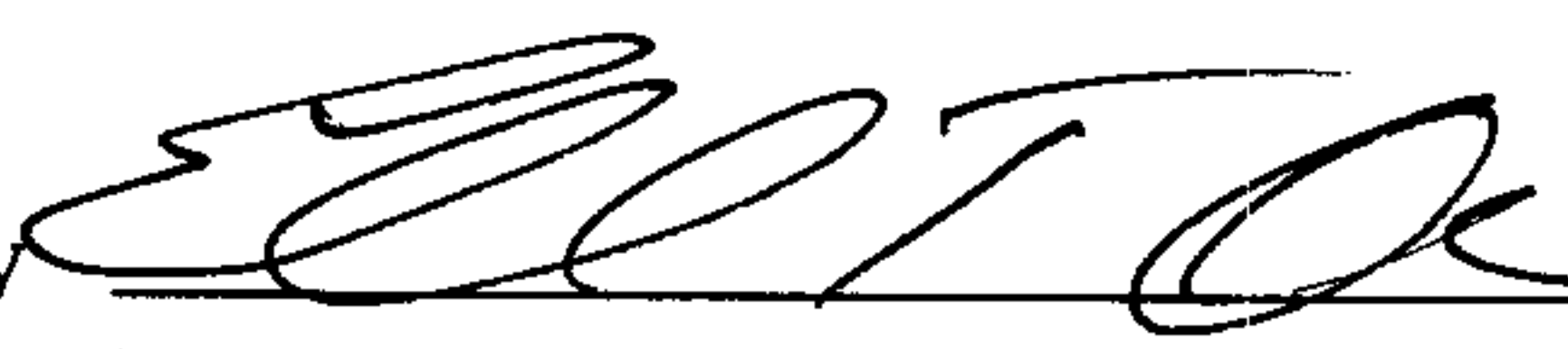
TO HAVE AND TO HOLD, To the said GRANTEE, his, her or their heirs and assigns forever.

And said GRANTOR does for itself, its successors and assigns, covenant with said GRANTEE, his, her or
their heirs and assigns, that it is lawfully seized in fee simple of said premises, that they are free from all encum-
brances, 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 GRANTEE, his, her or their heirs, executors and assigns forever,
against the lawful claims of all persons.

IN WITNESS WHEREOF, the said GRANTOR by its member who is authorized
to execute this conveyance, hereto set its signature and seal,

this the 31st day of October, 2003.

ATTEST:

Gibson & Anderson Construction, Inc.
By 
Edward T. Anderson, vice president

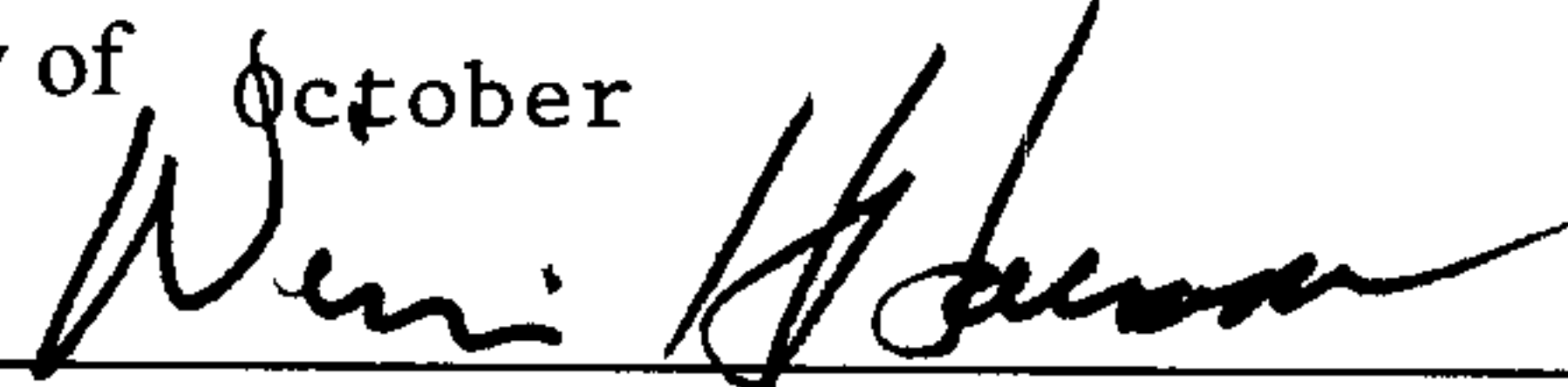
STATE OF Alabama)
COUNTY OF Jefferson)
I, the undersigned

a Notary Public in and for said County, in said State,

hereby certify that Edward T. Anderson

whose name as vice 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 31st day of October, 2003


Notary Public
William H. Halbrooks