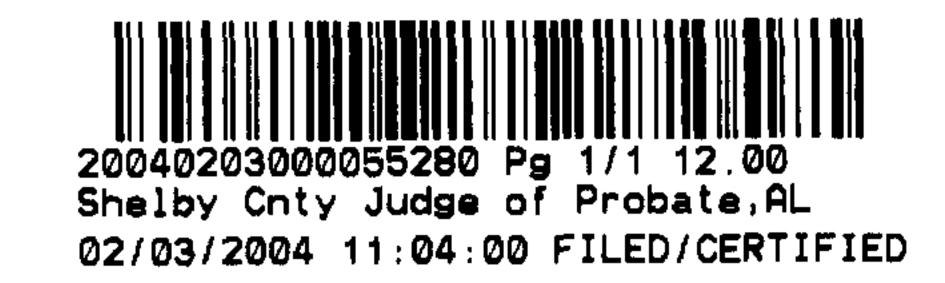
SEND TAX NOTICES TO: NATALIE A. NIXON 1222 WOODLANDS WAY HELENA, AL 35080



WARRANTY DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of Three Hundred Sixty-Eight Thousand and no/100 Dollars (\$368,000.00) and other good and valuable consideration to the undersigned grantors, in hand paid by the grantee herein, the receipt of which is hereby acknowledged KOSKI CONSTRUCTION CO., INC., (herein referred to as "Grantor"), hereby grants, bargains, sells, and conveys unto NATALIE A. NIXON, (herein referred to as "Grantee") its interest in the following described real estate situated in SHELBY County, Alabama, to wit:

Lot 217, Sector 2, according to the Final Plat, The Woodlands, Sectors 2, 4 and 5, as recorded at Map Book 29, Page 99, in the Probate Office of Shelby County, Alabama.

Subject to all easements, restrictions, covenants, rights of way of record; taxes for 2004 and subsequent years not yet due and payable.

\$368,000.00 of the purchase price recited herein was paid from the proceeds of two mortgage loans closed simultaneously herewith.

TO HAVE AND TO HOLD the described premises to Grantee, her heirs, executors, successors and assigns forever.

AND THE GRANTOR does for its successors and assigns, covenant with said Grantee, her heirs, executors, successors and assigns, that Grantor is lawfully seized in fee simple of the premises, that they are free from all encumbrances, unless otherwise noted above, that Grantor has good right to sell and convey the same as aforesaid, and that Grantor will and its successors and assigns shall warrant and defend same to said Grantee, her heirs, executors, successors and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the Grantor has signed and sealed this Deed on the 27th day of January, 2004.

KOSKI CONSTRUCTION CO., INC.

(GRANTOR) JOSEPH C. KOSKI

ITS: PRESIDENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JOSEPH C. KOSKI, whose name as PRESIDENT of Koski Construction Co., Inc., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he executed the same as an act of said corporation on the day the same bears date.

Given under my hand and official seal, this the 27th day of January, 2004.

NOTARY PUBLIC Anne R. Strickland

My Commission Expires: 5/11/05

THIS INSTRUMENT PREPARED BY:

Anne R. Strickland, Attorney at Law 5330 Stadium Trace Parkway, Suite 250

Birmingham, Alabama 35244