CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

This instrument was prepared by:
B. CHRISTOPHER BATTLES
3150 HIGHWAY 52 WEST
PELHAM, AL. 35124

Send tax notice to: Curtis Smith and Essie B. Smith 237 Camden Lake Drive Calera, Alabama 35040

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men by These Presents: That in consideration of One hundred fifty eight thousand three hundred and no/100 (\$158,300.00) to the undersigned grantor, a corporation, in hand paid by the grantee herein, the receipt where is acknowledged, I or we, Gardner Builders, Inc. (herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto Curtis Smith and Essie B. Smith (herein referred to as grantee, as joint tenants of survivorship whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 93, according to the Survey of Final Plat of Camden Cove, Sector 8, as recorded in Map Book 31, Page 64, in the Probate Office of Shelby County, Alabama.

Mineral and mining rights excepted

Subject to existing easements, restrictions, set-back lines, right of way, limitations, if any of record.

\$162,099.00 of the purchase price recited above was paid from mortgage loan closed simultaneously herewith.

To Have and to Hold to the said grantee, 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 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 I (we) do, for myself (ourselves) and for my (our) heirs, executors and administrators, covenant with said grantee, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise stated above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said grantee, his, her or their heirs and assigns forever, against the lawful claims of all persons.

In Witness Whereof, the said grantor Gardner Builders, Inc., by Garry Gardner, its President, who is authorized to execute this conveyance, has hereunto set and seal(s) this 14th day of May, 2004.

Gardner Builders, Inc. By: Garry Gardner Its: President

STATE OF ALABAMA COUNTY OF SHELBY

I, STEPHANIE GALE JONES, a Notary Public in and for said County, in said State, hereby certify that Garry Gardner, whose name as President of Gardner Builders, 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 this conveyance, he/she, as such officer and with full authority executed the same voluntarily for and as act of said corporation.

Given under my hand and official seal, this 14th day of May, 2004.

Notary Public

My Commission Expires: 02-26-05