



SEND TAX NOTICE TO: KEN HUTCHISON AND DAWN HUTCHISON
4513 LITTLE RIDGE DRIVE
BIRMINGHAM, ALABAMA 35242

WARRANTY DEED

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA:
COUNTY OF SHELBY:

KNOW ALL MEN BY THESE PRESENTS, that in consideration of \$210,000.00 and other valuable considerations to the undersigned GRANTOR or GRANTORS in hand paid by the GRANTEE(S) herein, the receipt whereof, is hereby acknowledged I/we, **FRANK J. CALMA and WANDA S. CALMA, HUSBAND AND WIFE**, (herein referred to as GRANTOR(S)), do hereby GRANT, BARGAIN, SELL and CONVEY unto **KEN HUTCHISON and DAWN HUTCHISON, HUSBAND AND WIFE**, (herein referred to as GRANTEE(S)) 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 in the **County of SHELBY, and State of Alabama**, to-wit:

LOT 40-A, ACCORDING TO THE RESURVEY OF LOT 40 OF A RESURVEY OF LOTS 2, 3, 4, 40, 41 AND 42, LITTLE RIDGE ESTATES, AS RECORDED IN MAP BOOK 13, PAGE 104, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

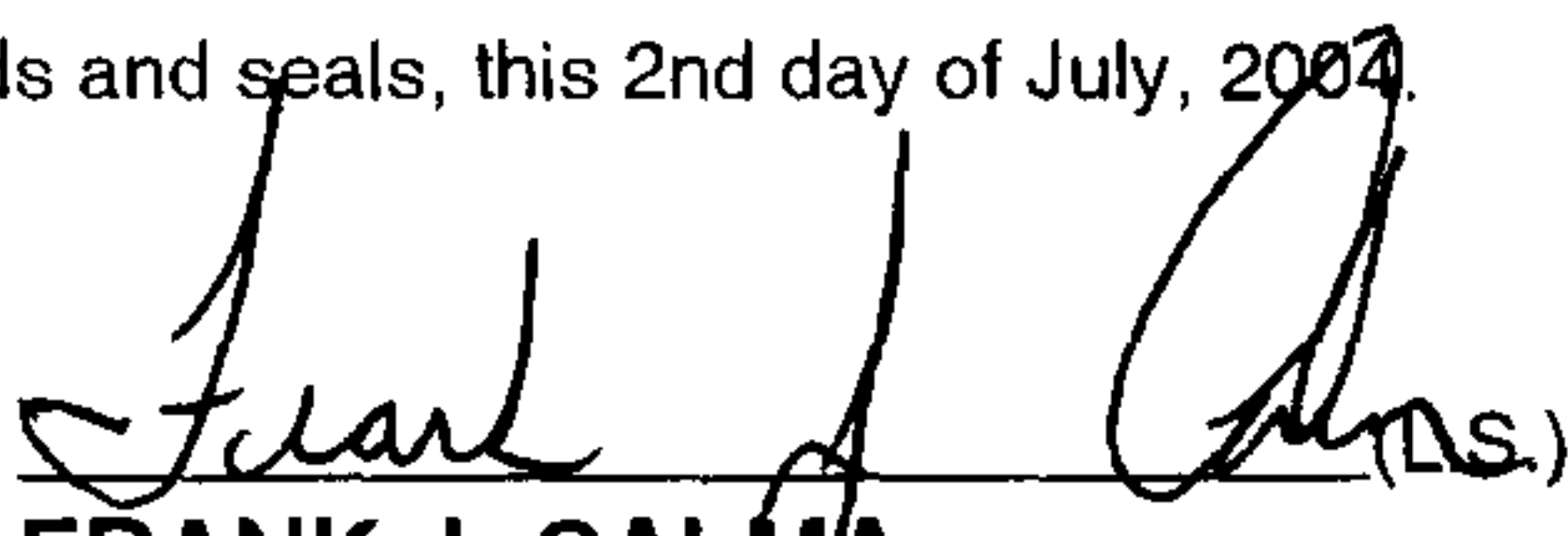

\$165,000.00 of the above consideration was paid from the proceeds of that mortgage closed simultaneously herewith.

Subject to easements, restrictive covenants and ad valorem taxes of record.

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 their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

And I(we) do for myself(ourselves) and for my(our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am(we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, that I (we) have a good right to sell and convey the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons, except as to the hereinabove restrictive covenants, conditions, easements and ad valorem taxes of record and do hereby WARRANT AND WILL FOREVER DEFEND the title to said property and the possession thereof.

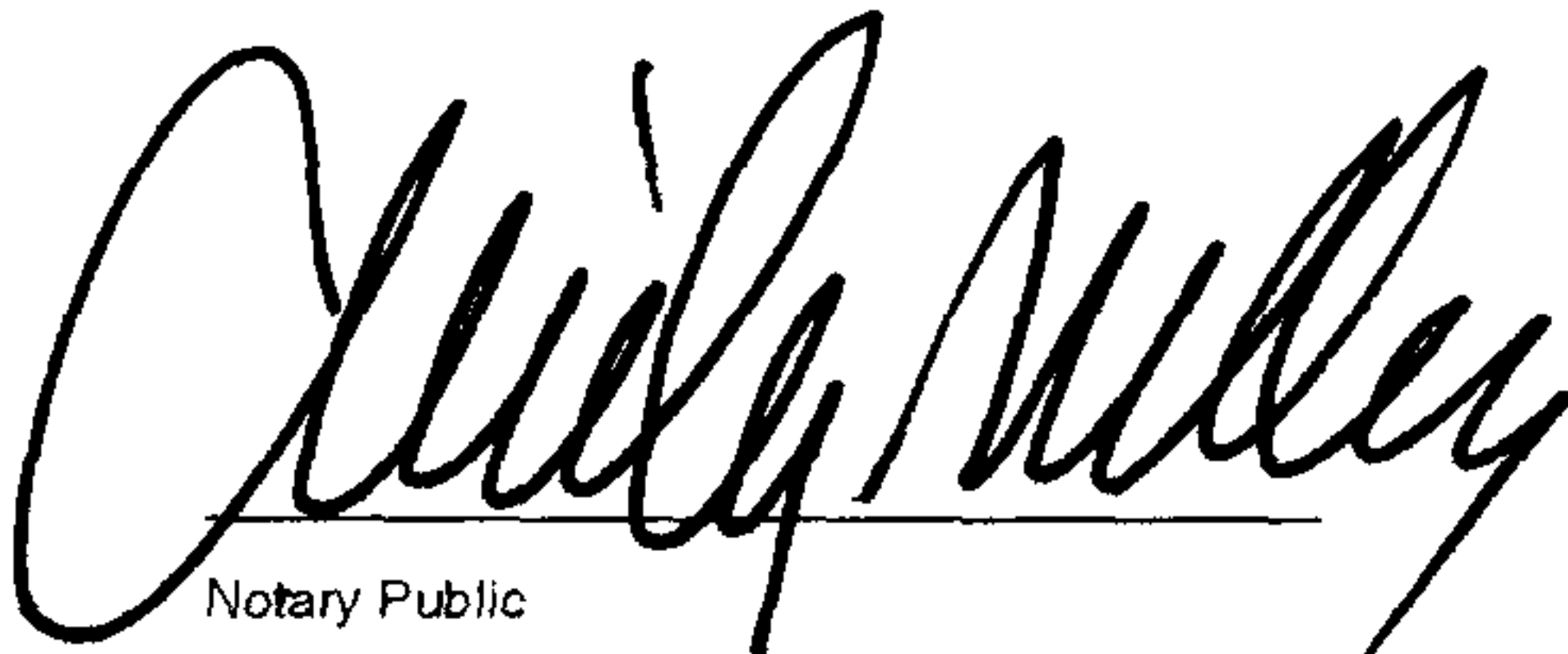
IN WITNESS WHEREOF, we have hereunto set our hands and seals, this 2nd day of July, 2004.


FRANK J. CALMA

WANDA S. CALMA

THE STATE OF ALABAMA:
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said State hereby certify that FRANK J. CALMA and WANDA S. CALMA, whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me acknowledged before me on this day, that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand official seal this 2nd day of July, 2004.


Notary Public
My commission exp: _____

Prepared by:
CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
3800 COLONNADE PARKWAY, SUITE 630
BIRMINGHAM, AL 35243

CHRISTOPHER P. MOSELEY
MY COMMISSION EXPIRES 10/27/05