This instrument was prepared by

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

Send Tax Notice To: Michael Lloyd Brown
name
4161 Crossings Lane
address
Hoover, AL 35242

CORPORATION FORM 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 Two Hundred Ninety-Six Thousand One Hundred Forty-Two and No/100-----
----------(296,142.00) 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

Michael Lloyd Brown and Joan Barbara Brown

(herein referred to as GRANTEES) 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 Shelby County, Alabama to-wit:

Lot 304, according to the Survey of Caldwell Crossings Third Sector, as recorded in Map Book 33, Page 154, in the Probate Office of Shelby County, Alabama.

Subject to current taxes, easements and restrictions of record.

$ 236,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

$ 29,600.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

20050325000137040 1/1 $41.50
Shelby Cnty Judge of Probate,AL
03/25/2005 01:06:55PM FILED/CERT

Shelby County, AL 03/25/2005
State of Alabama

Deed Tax:$30.50

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 the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. 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, 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 18th day of March, 2005.

Gibson & Anderson Construction, Inc.

ATTEST:

By _____
Edward T. Anderson, Vice-President

STATE OF ALABAMA
COUNTY OF JEFFERSON }

I, William H. Halbrooks 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 18th day of March, 2005

NOTARY PUBLIC STATE OF ALABAMA WILLIAM H. HALBROOKS

William H. Halbrooks Notary Public
My Commission Expires: 4/21/08