The community is the butter of Send Tax Notice To: Plantine I Hoyd Brown William H. Halbrooks, Attorney #1 Independence Plaza - Suite 704 name (Name) 4161 Crossings Lane address (Address) Birmingham, AL 35209 Hoover, AL 35242 CORPORATION FORM WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR STATE OF ALABAMA KNOW ALL MEN BY THESE PRESENTS. COUNTY OF SHELBY 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. (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. Gibson & Anderson Construction, Inc. ATTEST: Edward T. Anderson, Vice-President ALABAMA STATE OF

| STATE OF ALABAMA | COUNTY OF JEFFERSON | L. William H. Halbrooks | State, hereby certify that | Edward T. Anderson | County of Jefferson | L. Market | L. Market

a Notary Public in and for said County in said of Gibson & Anderson Construction Thes

whose name as Vice-President of Gibson & Anderson Construction These a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before 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,

18th

Given under my hand and official seal, this the

day of

Pein Sell-of

William H://Halhrooks

My Commission Expires: 4/21/08