STATE OF ALABAMA — UNIFORM COMMERCIAL CODE — FINANCING STATEMENT FORM UCC-1 ALA.

The Debtor is a transmitting utility as defined in ALA CODE 7-9-105(n)	No. of Additional Sheets Presented:	This FINANCING STATEMENT is pre- filing pursuant to the Uniform Comme	sented to a Filing Officer for rotal Code			
Return copy or recorded original to:	\$	THIS SPACE FOR USE OF FILING OFFICER Date, Time, Number & Filing Office		r		
Bay View Franchise Mortgage Three American Lane Greenwich, CT 06831	Acceptan če Company		-12118 12118 TIFIED	21.00		
Pre-paid Acct. # 2. Name and Address of Debtor	(Last Name First if a Person)					
Donald M. Ghareeb d/b/a Taco Bell Store No. 4268 Cahaba Heights Court Birmingham, AL 35243			RI □	HELBY COUNTY		
Social Security/Tax ID #	(Last Name First if a Person)		.ř	!		
•						
Social Security/Tax ID #	<u> </u>	FILED WITH: Shelby	· - · · · · · · · · · · · · · · · · · ·			
Additional debtors on attached MOCE						
3. NAME AND ADDRESS OF SECURED PARTY (Last Nam	ne First if a Person)	4. ASSIGNEE OF SECURED PARTY	(IF ANY) (Last Name First if a Per	son)		
Bay View Franchise Mortga Company Three American Lane Greenwich, CT 06831	age moop came					
Additional secured parties on attached NOCK	······································					
5. The Financing Statement Covers the Following Types (or in See RIDER A attached here		description	5A. Enter Code(s) From Back of Form That Best Describes The Collateral Covered By This Filling:			
			<u>3 0 0 8 0</u>	_ 0		
						
				 —		
			_	<u> </u>		
				- —		
Check X if covered: Products of Collateral are also o	covered.					
This statement is filed without the debtor's signature to perfect a security interest in collateral (check X,if so) already subject to a security interest in another jurisdiction when it was brought into this state.		 Complete only when filing with the Judge of Pro The initial indebtedness secured by this financial Mortgage tax due (15¢ per \$100.00 or fraction to 	ng statement is <u>5</u>	· · · · · · · · · · · · · · · · · · ·		
 already subject to a security interest in another jurisdiction to this state. which is proceeds of the original collateral described above perfected. 		8. This financing statement covers timber to be cut, crops, or fixtures and is to be cross indexed in the real estate mortgage records (Describe real estate and if debtor does not have an interest of record, give name of record owner in Box 5)				
acquired after a change of name, identity or corporate str	ructure of debtor	Signature(s) of Secured Party(ies) (Required only if filed without debtor's Signature – see Box 6)				
as to which the filing has lapsed.		Bay View Franchise Mo	<u></u>			
Donald M. Ghareeb		Company				

ATTACHMENT TO UCC-1 FINANCING STATEMENT

SECURED PARTY:

Bay View Franchise Mortgage Acceptance Company

By: //

Name: Liana Morris

Title: Loan Closer

RIDER A TO FINANCING STATEMENT ON FORM UCC-1

DEBTOR:

Donald M. Ghareeb d/b/a Taco Bell Store No. 020370 4268 Cahaba Heights Court Birmingham, AL 35243

Tax Identification Number:

SECURED PARTY:

Bay View Franchise Mortgage Acceptance Company Three American Lane Greenwich, Connecticut 06831 Attn: Chief Operating Officer

FRANCHISE INFORMATION:

Franchisor:

Taco Bell Corp.

Franchise Concept:

Taco Bell

Franchise Store Number: 020370

Franchise Store Address: 829 Russell Parkway

Warner Robins, GA 31088

Legal Description:

See Attached Exhibit A

Record Owner:

Border Properties, Ltd

COLLATERAL:

All goods (including inventory and equipment), general intangibles (other than the Debtor's Franchise Agreement with Franchisor for the Franchise Store Number (the "Franchise Agreement") and license thereunder, if prohibited by Franchisor), accounts, certificates of title, fixtures, money, instruments, securities, documents, chattel paper, deposits, credits, claims, demands and other personal property, now or hereafter owned, acquired, held, used, sold or consumed in connection with the Debtor's business of

operating the Franchise Concept at the Franchise Store Address and any other property, rights and interests of Debtor which at any time relate to, arise out of or in connection with the foregoing or which shall come into the possession or custody or under the control of the Secured Party or any of its agents, representatives, associates or correspondents, for any purpose; all additions thereto, substitutions therefor and replacements thereof, all interest, income, dividends, distributions and earnings thereon or other monies or revenues derived therefrom, including any such property received in connection with any disposition of the Franchise Agreement and all moneys which may become payable under any policy insuring the Collateral or otherwise required to be maintained under the Pledge and Security Agreement entered into by and between Debtor and Secured Party (the "Security Agreement") (including return of unearned premium); and all products and proceeds of the foregoing. In addition to granting a security interest in the Collateral, the Debtor has agreed not to transfer, grant any security interest in, or otherwise encumber or dispose of the Franchise Agreement or, except with the Secured Party's consent or as expressly permitted in the Security Agreement, any of the Collateral.

BORROWER: Meld DONALD M. GH		
SECURED PAR	TY:	
BAY VIEW ACCEPTANCE corporation	FRANCHISE COMPANY,	MORTGAGI a Californi
Rv [.]		

Name:

Title:

operating the Franchise Concept at the Franchise Store Address and any other property, rights and interests of Debtor which at any time relate to, arise out of or in connection with the foregoing or which shall come into the possession or custody or under the control of the Secured Party or any of its agents, representatives, associates or correspondents, for any purpose; all additions thereto, substitutions therefor and replacements thereof, all interest, income, dividends, distributions and earnings thereon or other monies or revenues derived therefrom, including any such property received in connection with any disposition of the Franchise Agreement and all moneys which may become payable under any policy insuring the Collateral or otherwise required to be maintained under the Pledge and Security Agreement entered into by and between Debtor and Secured Party (the "Security Agreement") (including return of unearned premium); and all products and proceeds of the foregoing. In addition to granting a security interest in the Collateral, the Debtor has agreed not to transfer, grant any security interest in, or otherwise encumber or dispose of the Franchise Agreement or, except with the Secured Party's consent or as expressly permitted in the Security Agreement, any of the Collateral.

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DONALD M. GHAREEB

SECURED PARTY:

BAY VIEW FRANCHISE MORTGAGE ACCEPTANCE COMPANY, a California corporation

Name DEIRORE D.W. SMITH

Title: LOAN CLOSER

All that tract or parcel of land situate, lying and being in Land Lot 170 of the Fifth Land District of Houston County, Georgia, and being designated as Parcel 1-A-2, according to that certain Survey for "C. E. Harris Jewelers Profit Sharing Plan" prepared by Story & Company, Inc., certified by Robert L. Story, Georgia Registered Land Surveyor No. 1853, dated March 23, 1993, a copy of which is of record in Map Book 45, Page 44, Clerk's Office, Houston Superior Court. Said plat and the recorded copy thereof are hereby made a part of this description and is more particularly described as follows:

Beginning at a point, being the true beginning point, at the intersection of the southerly right-of-way of Richard B. Russell Parkway with the easterly right-of-way of Park Avenue: thence south 89° 41' 30" east along the southerly right-of-way of Richard B. Russell Parkway for 165.00 feet to a point: thence south 00° 12' 49" west for 180.00 feet to a point; thence north 89° 41' 30" west for 165.00 feet to a point on the easterly right-of-way of Park Avenue; thence north 12' 49" east along the easterly right-of-way of Park Avenue for 180.00 feet to a point being the true point of beginning.

Said property is bounded on the west by Park Avenue, on the north by Richard B. Russell Parkway, on the east by Mrs. Winter's Chicken & Biscuit, and on the south by Parcel 1-A-1.

Inst # 2000-12118

D4/12/2000-12118
12:28 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
006 MMS 21.00