

STATE OF ALABAMA)
Shelby COUNTY)

AMENDMENT TO ACCOMMODATION MORTGAGE

This Amendment to Accommodation Mortgage entered into this 28th day of July, 2000, on behalf of Edd Johnson & Associates and Ross Properties, an Alabama General Partnership (the "Borrower") and Ross Properties, an Alabama General Partnership (As to Parcel 1) and Edwyn R. Johnson, III and wife, Deborah M. Johnson (As to Parcel II) (the "Mortgagor") in favor of National Bank of Commerce of Birmingham (the "Bank").

Inst # 2000-29731

A. By Real Estate Mortgage recorded in the Office of the Judge of Probate of Jefferson County, Alabama, in Instrument #1997-37644, the Mortgagor granted a mortgage to the Bank to secure indebtedness in the original principal amount of \$155,000.00 (the "Mortgage").

See Attached Exhibit "A"

B. The Borrower has requested the Bank to extend further credit to the Borrower, and the Bank has agreed to extend further credit to the Borrower on the condition, among others, that the Mortgagor execute and deliver this Amendment to Accommodation Mortgage.

AGREEMENT

Wherefore, premises considered, the parties hereby agree as follows:

1. WHEREAS, Edd Johnson & Associates, Inc. and Ross Properties, an Alabama General Partnership is or will be justly indebted to the Mortgagee in the amount of One Hundred Fifty Eight Thousand and 00/100-----(\$158,000.00) as evidenced by that certain promissory note dated July 28, 2000 and which has a final maturity date of October 28, 2002.

2. Except as herein modified, the Mortgage shall remain in full force and effect.

THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS OF \$3,000.00.

08/30/2000-29731
10:33 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 CJ1 20.50

Ross Properties, an Alabama General Partnership

BY:


Edwyn R. Johnson, III
Its: General Partner

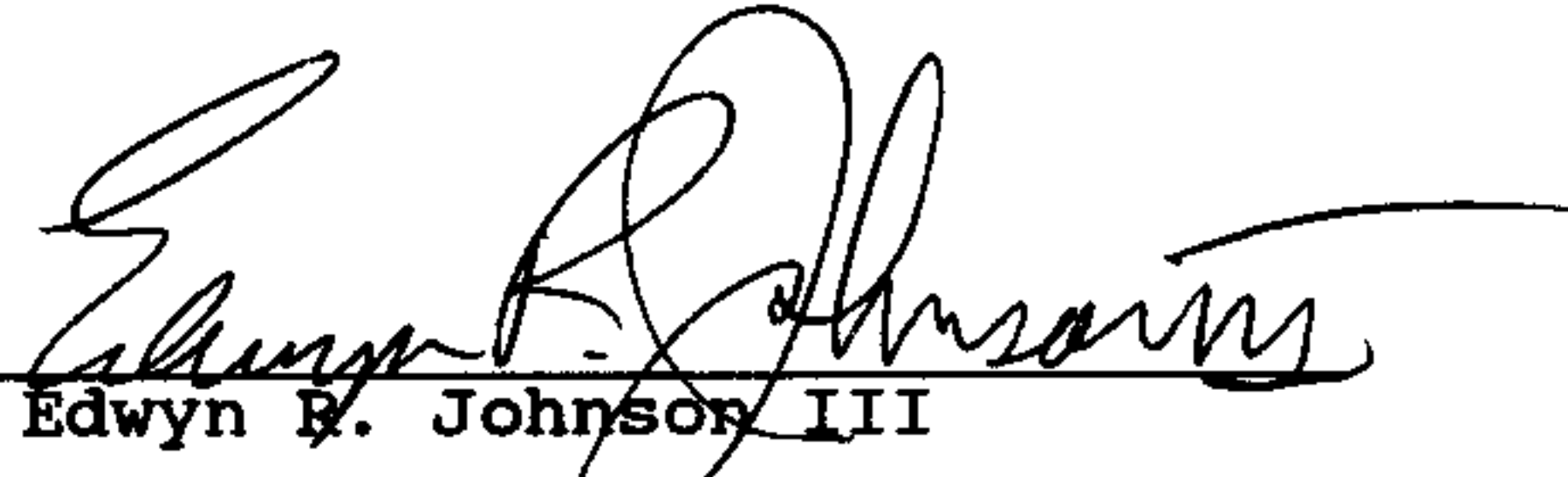
BY:


Edwyn R. Johnson, Jr
Its: General Partner

BY:


Joanne Johnson
Its: General Partner

BY:


Edwyn R. Johnson, III

BY:


Deborah M. Johnson

ACKNOWLEDGMENT FOR INDIVIDUAL(S)

State of ALABAMA)
County of SHELBY)

I, the undersigned authority, in and for said county in said state, hereby certify that, EDWYN R. JOHNSON, III AND WIFE, DEBORAH M. JOHNSON whose name(s) is (are) signed to the foregoing instrument, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said instrument, (he) (she) (they) executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this
day of 28th June 2000.

AFFIX NOTARIAL SEAL

Demetrius Harris

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 25, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires: _____

ACKNOWLEDGMENT FOR PARTNERSHIP

State of ALABAMA)
County of SHELBY)

I, the undersigned authority, in and for said county in said state, hereby certify that EDWYN R. JOHNSON, III, EDWYN R. JOHNSON, JR., & JOANNE JOHNSON whose names as GENERAL PARTNERS of ROSS PROPERTIES, AN ALABAMA GENERAL PARTNER partnership signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument (he) (she), 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 28th
day of June, 2000.

AFFIX NOTARIAL SEAL

Demetrius Harris

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 25, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires: _____

EXHIBIT "A"

PARCEL I:

A parcel of land situated in Section 25, Township 20 South, Range 3 West, in Shelby County, Alabama, and being more particularly described as follows:

Commence at the NE corner of Section 25, Township 20 South, Range 3 West, in Shelby County, Alabama; thence South along the East line of said section a distance of 742.94 feet; thence South 83° 59' 54" West and along the centerline of an existing ditch a distance of 143.75 feet; thence North 89° 06' 26" West a distance of 113.71 feet; thence South 60° 23' 55" West a distance of 75.87 feet; thence South 45° 52' 18" West a distance of 19.85 feet to the point of beginning of the parcel herein described; thence continue along the centerline of said existing ditch and along the last described course a distance of 188.11 feet; thence South 21° 07' 30" West and leaving said centerline of said ditch a distance 33.05 feet to an existing iron found at the intersection with the East right of way line of McCain Parkway (50' R.O.W.) and the Northerly line of a 30 foot Easement; thence North 00° 04' 50" East along the East right of way line of said McCain Parkway a distance of 226.00 feet; thence North 89° 45' 30" East a distance of 121.31 feet; thence South 07° 55' 30" East a distance of 79.39 feet to the point of beginning.

PARCEL II:

Lot 288, according to the Survey of Brook Highland, an Eddleman Community, 7th Sector, as recorded in Map Book 13, page 99 A & B, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 3rd Sector, recorded as Instrument #1996-17544 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Inst # 2000-29731

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