AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on MARCH 18, 2005, by and between CAHABA VALLEY BUILDING COMPANY, INC. (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

- A. CAHABA VALLEY BUILDING COMPANY, INC. (hereinafter called the "Borrower", whether one or more) has (have) entered into as agreement entitled "First Commercial Bank Real Estate Mortgage and Security Agreement", executed by the Borrower in favor of the Mortgagee dated OCTOBER 7, 2004 (the "Credit Agreement"). This Credit Agreement is in the amount of TWO HUNDRED TWENTY FIVE THOUSAND DOLLARS AND NO/100 Dollars (\$225,000.00).
- B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded OCTOBER 21,2004 in Inst.# 2041021000581210, in the Probate Office of SHELBY County, Alabama.
- C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to TWO HUNDRED FIFTY THOUSAND DOLLARS AND NO/100 Dollars (\$250,000.00).
- D. The Mortgagee has required, as a condition to approving the request for the Amended Mortgage, that the Mortgagor enter into this Amendment.

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.

IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 18TH day of MARCH, 2005.

CAHABA VALLEY BUILDING COMPANY, INC.

(SEAL) RICH, JR, PRESIDENT

(SEAL)

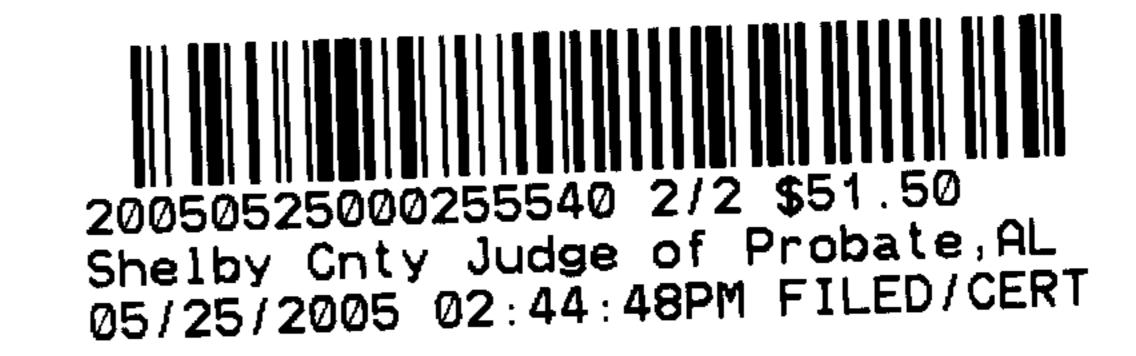
DAVID CHUNN, JR., WICE PRESIDENT

FIRST COMMERCIAL BANK

MORTGAGEE

J. CLARK ZINSMEISTER

Its: ASSISTANT VICE PRESIDENT



CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that <u>LONNIE R. DIETRICH, JR AND O. DAVID CHUNN, JR</u>, whose names as <u>PRESIDENT AND VICE PRESIDENT</u> of <u>CAHABA VALLEY BUILDING COMPANY INC</u> a <u>CORPORATION</u> is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, has executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 18 TH day of MARCH, 2005.
(NOTARIAL SEAL) Adura J. Knight Notary Public
My Commission expires: 362001
CORPORATE ACKNOWLEDGEMENT
STATE OF ALABAMA) JEFFERSON COUNTY)
I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that <u>J. CLARK ZINSMEISTER</u> whose name as <u>ASSISTANT VICE PRESIDENT</u> of First Commercial Bank, a corporation, is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.
Give under my hand and Official seal this 18^{TH} day of MARCH, 2005.
(NOTARIAL SEAL) Notary Public
My Commission expires: $3/6/2001$
This instrument prepared by:
Name: PEARLIE N. JACKSON First Commercial Bank Address: P. O. Box 11746

Birmingham, AL 35202-1746