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GIBSON & ANI	DERSON CONSTRU	JCTION, INC.				
OR 16. INDIVIDUAL'S LAST			FIRST NAME	MIDDLE NAME		SUFFIX
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c. MAILING ADDRESS	ERD		BIRMINGHAM	STATE	POSTAL CODE 35243	COUNTRY USA
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ON REAL PROPERTY DESCRIBED ON THE ATTACHED EXHIBIT "A".

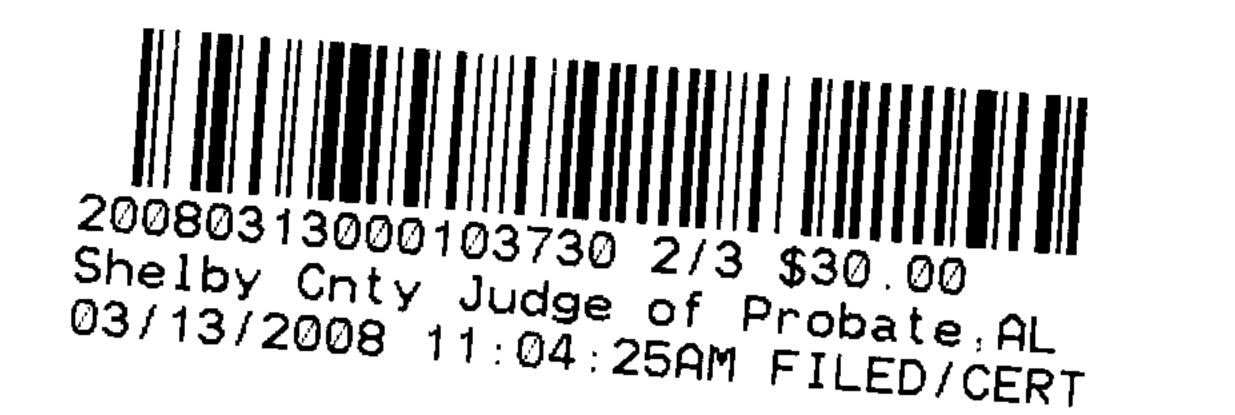
THIS FINANCING STATEMENT IS TO BE CROSS-INDEXED IN REAL ESTATE MORTGAGE RECORDS.

MORTGAGE TAXES BEING PAID ON MORTGAGE BEING SIMULTANEOUSLY FILED.

DEBTOR IS THE OWNER OF THE REAL ESTATE DESCRIBED ON THE ATTACHED EXHIBIT "A".

5. ALTERNATIVE DESIGNATION [if applicable]: LESSEE/LESSOR	CONSIGNEE/CC	ONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-U	CCFILING
6. This FINANCING STATEMENT is to be filed [for record] (or recorded) ESTATE RECORDS. Attach Addendum	in the REAL 7.	Check to REQUE ADDITIONAL FE	ST SEARCH REPOR	रT(S) on Debter(s) fectionali	All Debtors	Debtor 1	Debtor 2
8. OPTIONAL FILER REFERENCE DATA					-		
69301532-52/Lot 314 Creekside Phase II Part A							





All of Debtor's right, title, and interest in, to, and under the following described land, real estate, buildings, improvements, fixtures, furniture, and personal property:

- All those certain tracts or parcels of land located in Jefferson/Shelby County, State of Alabama, as more particularly described in Exhibit "A" attached hereto and by this reference made a part hereof (the "Land") and
- (b) All buildings, structures and improvements of every nature whatsoever now or hereafter situated on the Land, and all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators and motors, plumbing and heating fixtures, carpeting and other floor coverings, water heaters, awnings and storm sashes, and cleaning apparatus which are or shall be attached to said buildings, structures or improvements, and all other furnishings, furniture, fixtures, machinery, equipment, appliances, vehicles and personal property of every kind and nature whatsoever now or hereafter owned by Debtor and located in, or about, or used or intended to be used with or in connection with the construction, use, operation or enjoyment of the Premises, including all extensions, additions, improvements, betterments, renewals and replacements, substitutions, or proceeds from a permitted sale of any of the foregoing, and all building materials and supplies of every kind now or hereafter placed or located on the Land (collectively the "Improvements"), all of which are hereby declared and shall be deemed to be fixtures and accessions to the Land and a part of the Premises as between the parties hereto and all persons claiming by, through or under them, and which shall be deemed to be a portion of the security for the indebtedness herein described and to be secured by a Mortgage and Security Agreement of even date (the "Mortgage"); and
- (c) All easements, rights-of-way, strips and gores of land, vaults, streets, ways, alleys, passages, sewer rights, water, water courses, water rights and powers, minerals, flowers, shrubs, crops, trees, timber and other emblements now or hereafter located on the Land or under or above the same or any part or parcel thereof, and all ground leases, estates, rights, titles, interests, privileges, liberties, tenements, hereditaments and appurtenances, reversions, and remainders whatsoever, in any way belonging, relating or appertaining to the Premises or any part thereof, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by them; and
- (d) All rents, issues, profits and revenues of the Premises from time to time accruing, including, without limitation, all sums due under any leases or tenancies, together with all proceeds of insurance, condemnation payments, security deposits and escrow funds, and all of the estate, right, title, interest, property, possession, claim and demand whatsoever at law, as well as in equity, of Debtor of, in and to the same, reserving only the right to Debtor to collect the same so long as an Event of Default has not occurred hereunder or such collection is not otherwise restricted by the Mortgage; and

(e)	To the fullest extent assignable (if assignable by law), any and all lieenses and permits obtained by Debto relating to the use and operation of the Premises
	Gibson & Anderson Construction, Inc. Signed:
	Earl Gibson, President

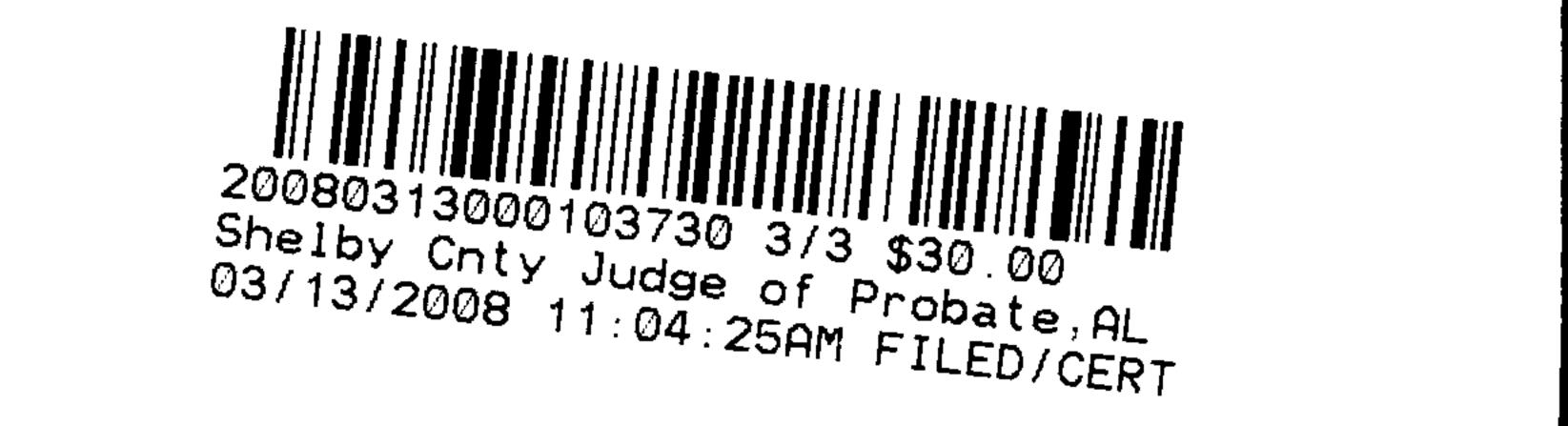


EXHIBIT "A"

Lot 314, according to the Final Record Plat of Creekside, Phase 2, Part A, as recorded in Map Book 38 Page 68, in the Probate Office of Shelby County, Alabama, and Map Book 43 Page 55 in the Probate Office of Jefferson County, Alabama; being situated in Jefferson County, Alabama.

Gibson & Anderson Construction, Inc.

Earl Gibson, President