948A MEMORANDUM OF LEASE BEGINNING DATE

THIS AGREEMENT, made and entered into this 20th day of November, 1986, by and between Birmingham Realty Company, a corporation (hereinafter referred to as Landlord), and SouthTrust Bank of Alabama, National Association, Successor and Interest by virtue of a merger with First Bank of Alabaster, a state banking association with its principal offices in the City of Alabaster, County of Shelby, State of Alabama (hereinafter refferred to as tenant);

Whereas Birmingham Realty Company, as Landlord, and SouthTrust Bank of Alabama, National Association, in its successor's interest, as tenant did on June 11, 1984, enter into a lease agreement which is recorded in the records of the Probate Office of Shelby County, at Book 356, Pages 704-724. This lease required that the Landlord and the Tenant, Southtrust Bank of Alabama, National Association, enter into a separate agreeement to establish the beginning date for that lease;

WHEREAS the necessary approvals to commence banking operations were secured prior to September 1, 1984, and whereas the lease paragraph titled "Section 5. LEASE TERM:" requires that the lease begin on September 1, 1984, or at such time as the necessary banking approvals are secured whichever first occurs, then it is herewith stipulated that the beginning date is September 1, 1984. The lease commences on that date and continues for a period of ten years with various options as contained in the lease.

By mutual covenants the Landlord and the Tenant do hereby agree to this establishment of a beginning date on this 20th day of November, 1986.

WITNESS:

SouthTrust Bank of Alabama,

National Association

STATE DEAL A SHELBY CO. I CERTIFY THIS INSTRUMENT WAS THEFT.

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RECORDING FEES

\$ 2.50 Recording fee

Index Fee

TOTAL

P.O. Box 2554 B' ham, AP 35282-9990