

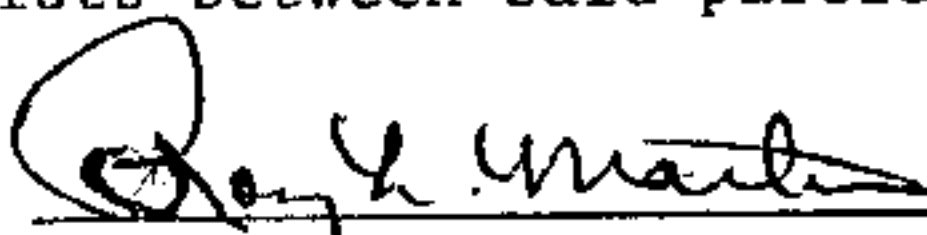
572

RIGHT OF FIRST AMERICAN BANK OF PELHAM
TO ASSUME GROUND LEASE AGREEMENT

Comes now Roy Martin Construction, Inc., an Alabama Corporation, and the Lessor of certain real property known as Scooters and operated by Stan R. Ehlman, on Highway 31 South, in Pelham, Alabama, and says and agrees as follows:

1. In that First American Bank of Pelham, an Alabama Banking Corporation, has provided financing on certain of the fixtures and equipment and building on said premises, it is hereby agreed by Lessor, that in the event of default by Stan R. Ehlman d/b/a Scooters, that said Bank may enter the premises and, if necessary, take up the terms and conditions of the ground lease agreement as executed between Roy Martin Construction, Inc. and Stan R. Ehlman.

2. It is agreed that both parties will honor the terms and conditions of the Lease as it exists between said parties.



ROY MARTIN CONSTRUCTION, INC.

By: Roy Martin

Its: President

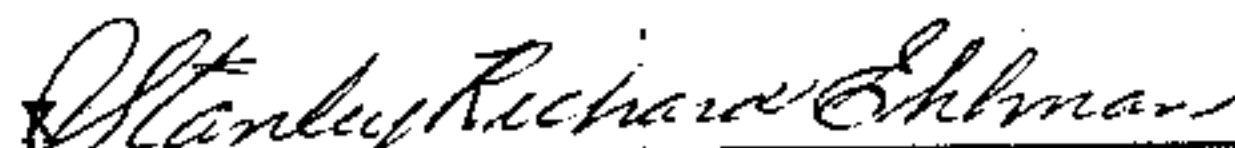
STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

1987 APR -8 AM 10:42


JUDGE OF PROBATE

Amount of Loan 2.50
Interest 1.00
TOTAL 3.50

Stanley Richard Ehlman
D/B/A Skooters/Pelham


Stanley Richard Ehlman

"EXHIBIT D"

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First American Bank
Pelham

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