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THIS INSTRUMENT WAS PREPARED BY: MIKE T. ATCHISON, ATTORNEY AT LAW  
POST OFFICE BOX 822  
COLUMBIANA, ALABAMA 35051

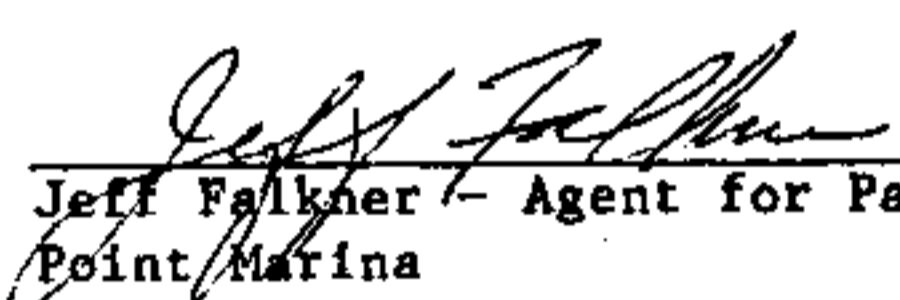
STATE OF ALABAMA  
SHELBY COUNTY

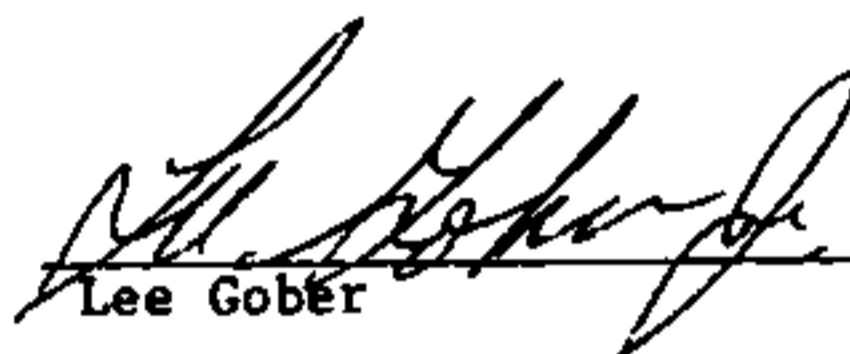
MEMORANDUM OF LEASE

KNOW ALL MEN BY THESE PRESENTS that on the 11<sup>th</sup> day of July, 1989,  
Lee Gober executed a ground lease with Paradise Point Marina covering the  
following described property:

Lot 5, Sector 1, Paradise Point Marina on Lay Lake.

The total consideration payable under the original term of the lease  
is \$4,272.00.

  
Jeff Falkner - Agent for Paradise  
Point Marina

  
Lee Gober

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County,  
in said State, hereby certify that Lee Gober, whose name is signed to the  
foregoing conveyance, and who is known to me, acknowledged before me on this  
day, that being informed of the contents of the conveyance, he executed the  
same voluntarily of the day the same bears date.

Given under my hand and official seal, this 11 day of July, 1989.

  
Notary Public

BOOK 245 PAGE 959

RECORDED  
SHELBY COUNTY  
INSTRUMENT WAS FILED  
89 JUL 12 AM 9:33  
JUDGE OF PROBATE

1. Deed Tax \$ 4.00  
2. Mte. Tax  
3. Recording Fee 2.50  
4. Indexing Fee 3.00  
TOTAL 9.50