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EXHIBIT A

DESCRIPTION OF COLLATERAL

Judge of Probate Shelby County, Alabama

All rents, leases, profits and royalties from or relating to the property described in Exhibit B. All buildings, structures, and improvements of every nature whatsoever now or hereafter situated on the property described in Exhibit B, and all fixtures, fittings, building materials, machinery, equipment, furniture and furnishings and personal property of every nature whatsoever now or hereafter owned by the Debtor and used or intended to be used in connection with or with the operation of said property, buildings, structures or other improvements, including all extensions, additions, improvements, betterments, renewals, substitutions and replacements to any of the foregoing, whether such fixtures, fittings, building materials, machinery, equipment, furniture, furnishings and personal property are actually located on or adjacent to the property described in Exhibit B or not, and whether in storage or otherwise, wheresoever the same may be located. Products and proceeds, (including without limitation - tort, contractual, insurance claims and proceeds) of the same. FOR VALUE RECEIVED, Debtor hereby grants Secured Party a security interest in the foregoing.

Filed as additional security for mortgage recorded simultaneously herewith.

Cross-index in Mortgage Real Estate Records.

Record Owner of Real Estate:

Debtor.

DEBTOR:

NALL PARTNERSHIP, LTD.

A.W. Nall, Jr.

Its General Partner

Wesley L. Bergham, Jr.

SECURED PARTY:

CENTRAL BANK OF THE SOUTH

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EXHIBIT B

The following property situated in Jefferson and Shelby Counties, Alabama:

TRACT "B"

The following property in Shelby County, Alabama:

A parcel of land located in the NE1/4 of Section 4. Township 19 South, Range 2 West, and the NW1/4 of the NW/4 of Section 3, Township 19 South, Range 2 West, all in Shelby County. Alabama, more particularly described as follows: Begin at the NE corner of Section 4, Township 19 South, Range 2 West; thence in a westerly direction along the north line of said Section 4, a distance of 1588.12 feet; thence 48 degrees 49 minutes 45 seconds left, in a southwesterly direction, a distance of 236.84 feet; thence 3 degrees 11 minutes 48 seconds left, in a southwesterly direction, a distance of 508.95 feet; thence 2 degrees 15 minutes 12 seconds left, in a southwesterly direction. a distance of 412.0 feet; thence 82 degrees 57 minutes right, in a northwesterly direction, a distance of 79.0 feet; thence 30 degrees 51 minutes left, in a westerly direction, a distance of 201.0 feet; thence 90 degrees right, in a northerly direction, a distance of 258.0 feet; thence 37 degrees 57 minutes right, in a northeasterly direction, a distance of 207.0 feet; thence 6 degrees 11 minutes 29 seconds left in a northeasterly direction, a distance of 379.33 feet; thence 11 degrees 35 minutes 29 seconds right, in a northeasterly direction, a distance of 170.11 feet to the intersection with the north line of said Section 4; thence 131 degrees 10 minutes 15 seconds left, in a westerly direction along the north line of said Section 4 to the intersection with the southeasterly right of way line of Acton Road; thence in a southwesterly direction along said right of way line to the intersection with the west line of the NE1/4 of said Section 4; thence 33 degrees 37 minutes 45 seconds left, in a southerly direction along said west line of said Section 4, a distance of 1366.15 feet; thence 112 degrees 21 minutes 45 seconds left, in a northeasterly direction, a distance of 494.18 feet; thence 12 degrees 05 minutes 15 seconds right, in a northeasterly direction, a distance of 683.44 feet; thence II degrees 49 minutes left, in a northeasterly direction, a distance of 574.27 feet; thence 2 degrees 45 minutes 45 seconds right, in a northeasterly direction, a distance of 773.80 feet; themce 3 degrees 55 minutes 15 seconds left, in a northeasterly direction, a distance of 585.62 feet; thence 49 degrees 44 minutes 45 seconds left, in a northeasterly direction, a distance of 134.22 feet to the SW corner of Lot 39 River Estates, as recorded in Map Book 4, Page 27 in the Office of the Judge of Probate in Shelby County, Alabama; thence 112 degrees 53 minutes 30 seconds left, in a southwesterly direction, a distance of 203.96 feet; thence 145 degrees 53 minutes 30 seconds right, in a northeasterly direction, a distance of 345.0 feet to a point in the westerly line of said Lot 39; thence 33 degrees left, in a northeasterly direction, along the westerly line of said Lot 39, a distance of \$60.0 feet to the NW corner of said Lot 39, said point being in the southwesterly line of River Estates Road; thence 73 degrees 30 minutes left, in a northwesterly direction along said southwesterly line of River Estates Road, a distance of \$3.45 feet to the intersection with the north line of the NW1/4 of the NW1/4 of Section 3, Township 19 South, Range 2 West; thence 31 degrees 26 minutes left, in a westerly direction along the north line of said 1/4-1/4 Section, a distance of 417.20 feet to the Point of Beginning, containing 78.8 acres, more or less.

TRACT "C"

The following property in Jefferson County, Alabama:

A parcel of land located in the South 1/2 of the SE1/4 of Section 33, Township 18 South, Range 2 West, and the SW1/4 of the SW1/4 of Section 34, Township 18 South, Range 2 West, all in Jefferson County, Alabama, more particularly described as follows: Begin at the SE corner of said Section 33; thence in a westerly direction along the south line of said Section 33, a distance of 1588.12 feet; thence 41 degrees 10 minutes 15 seconds right, in a northwesterly direction, a distance of 159.10 feet; thence 94 degrees 26 minutes 22 seconds right, in a northwesterly direction,

a distance of 163.65 feet; thence 94 degrees 26 minutes 22 seconds left, in a northwesterly direction, a distance 62.01 feet; thence 71 degrees 49 minutes 10 seconds right, in a northeasterly direction right, in a northeasterly direction, a distance of 69.25 feet to the beginning of a curve to the right, having a central angle of 18 degrees 10 minutes 50 seconds and a radius of 600.0 feet; thence in a northeasterly direction along said curve, a distance of 190.39 feet to end of curve; thence in a northeasterly direction, a distance of 97.0 feet; thence 90 degrees right, in a southeasterly direction, a distance of 218.43 feet; thence 90 degrees left, in a northeasterly direction, a distance of 264.98 feet; thence 15 degrees 31 minutes left, in a northeasterly direction, a distance of 331.28 feet; thence 67 degrees 21 minutes 45 seconds left, in a northwesterly direction, a distance of 345.73 feet; thence 91 degrees 56 minutes 55 seconds left, in a southwesterly direction, a distance of 629.60 feet; thence 16 degrees 53 minutes 14 seconds left, in a southwesterly direction, a distance of 499.50 feet; thence 11 degrees 42 minutes 54 seconds right, in a southwesterly direction, a distance of 398.89 feet to the intersection with the south line of said Section 33, said point being 494.09 feet east of the SW corner of the SE1/4 of said Section 33; though 48 degrees 49 minutes 45 seconds right, in a westerly direction along said south line of said Section 33 to the intersection with the southeasterly right of way line of Acton Road; thence in a northeasterly and easterly direction along said right of way line until it intersects the southwesterly right of way line of River Estates Road as shown on plat of River Estates and recorded in Map Book 53. Page 55 in the Office of the Judge of Probate in Jefferson County, Alabama; thence in a southeasterly direction along said right of way of River Estates Road to the intersection with the south line of the SW1/4 of the SW1/4 of Section 34, Township 18 South, Range 2 West; thence 148 degrees 34 minutes right, in a westerly direction along the south line of said 1/4-1/4 Section, a distance of 417.20 feet to the Point of Beginning, EXCEPT the following 50 foot wide road right of way located in the SW1/4 of the SE1/4 of said Section 33; Commence at the SW corner of said SW1/4 of SE1/4; thence in an easterly direction, along the south line of said 1/4-1/4 Section, a distance of 494.09 feet; thence 48 degrees 49 minutes 45 seconds left, in a northeasterly direction, a distance of 398.89 feet to the Point of Beginning of herein described 50 foot wide road right of way, said point being the P.I. of a curve to the left having a central angle of 35 degrees, and a tangent of 90.0 feet; thence 75 degrees 28 minutes 45 seconds left, in a northwesterly direction along the tangent extended of said curve a distance of 90.0 feet to the end of said curve; thence in a northwesterly direction along the conterline of said 50 foot wide road right of way to the intersection with the southeasterly right of way of Acton Road, said point being the end of herein described right of way. The above described tract of land contains 33.2 acres, more or less.

TRACT "D"

The following property in Jefferson County, Alabama:

A parcel of land located in the S½ of the SE½ of Section 33, Township 18 South, Range 2 West, more particularly described as follows: Commence at the Southwest corner of the SE½ of Section 33, Township 18 South, Range 2 West, thence in an Easterly direction along the south line of said ½ section a distance of 494.09 feet, thence 48 degrees 49 minutes 45 seconds left in a northeasterly direction, a distance of 398.89 feet; thence 11 degrees 42 minutes 54 seconds left in a northeasterly direction, a distance of 629.60 feet; thence 16 degrees 53 minutes 14 seconds right in a northeasterly direction, a distance of 629.60 feet; thence 91 degrees 56 minutes 55 seconds right in a southwesterly direction, a distance of 345.73 feet; thence 67 degrees 21 minutes 45 seconds right in a southwesterly direction, a distance of 331.28 feet; thence 15 degrees 31 minutes right in a southwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction, a distance of 264.98 feet; thence 90 degrees right in a northwesterly direction and provided right in a northwesterly direction and provided right in a northwesterly direct

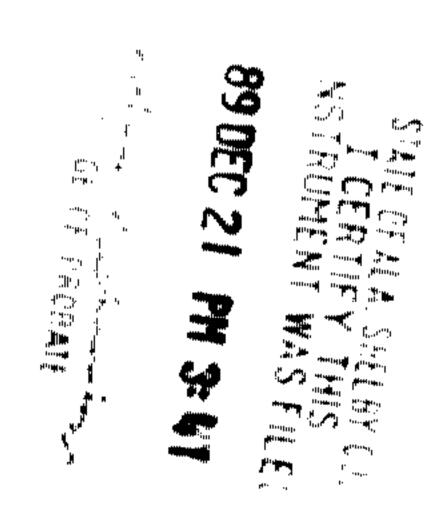


EXHIBIT "A"

PARCEL A

A part of the Southeast \$\frac{1}{2}\$ of the Southeast \$\frac{1}{2}\$ of Section 2, Township 19 South, Range 2 West, more particularly described as follows: Begin at the Southwest corner of the Southeast \$\frac{1}{2}\$ of the Southeast \$\frac{1}{2}\$ of Section 2, Township 19 South, Range 2 West, and run North along the West line of said \$\frac{1}{2}\$ Section for a distance of 50.07 feet; thence an angle to the right of 93 deg. 10 min. and run East parallel with the South line of said \$\frac{1}{2}\$ Section 264.60 feet; thence at an angle to the right of 50 deg. 03 min. and run in a Southeasterly direction 65.23 feet, said point being on the South line if said \$\frac{1}{2}\$ Section; thence an angle to the right of 129 deg. 57 min. and run West on South line of said \$\frac{1}{2}\$ Section 303.72 feet to the point of beginning; being situated in Shelby County, Alabama.

PARCEL B

Begin at the NW corner of the NE ‡ of NE ‡ of Section 11, Township 19 South, Range 2 West; thence run South a distance of 155.6 feet for point of beginning; thence continue said course a distance of 124.43 feet to the NW right of way boundary of paved County Road; thence turn left an angle of 134 deg. 25 min. 20 sec. and run Northeasterly along said NW right of way boundary of Paved County Road a distance of 65.29 feet; thence turn left an angle of 76 deg. 11 min. and run Northwesterly a distance of 91.55 feet to the point of beginning; being situated in the NE ‡ of NE ‡ of Section 11, Township 19 South, Range 2 West, Shelby County, Alabama.

PARCEL C

Begin at the NW corner of the NE ‡ of NE ‡ of Section 11, Township 19 South, Range 2 West, for point of beginning; thence run South a distance of 155.6 feet; turn left an angle of 30 deg. 36 min. 20 sec. and run Southeasterly a distance of 91.55 feet to the NW right of way boundary of a paved County Road; thence turn left an angle of 98 deg. 28 min. and run Northeasterly along said NW right of way boundary of paved County Road for property line a distance of 346.97 feet to the North line of said NE ‡ of NE ‡; thence turn left an angle of 138 deg. 04 min. and run West along said North line a distance of 316.40 feet to the point of beginning; being situated in the NE ‡ of NE ‡ of Section 11, Township 19 South, Range 2 West, Shelby County, Alabama.

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