

MAINTENANCE AGREEMENT

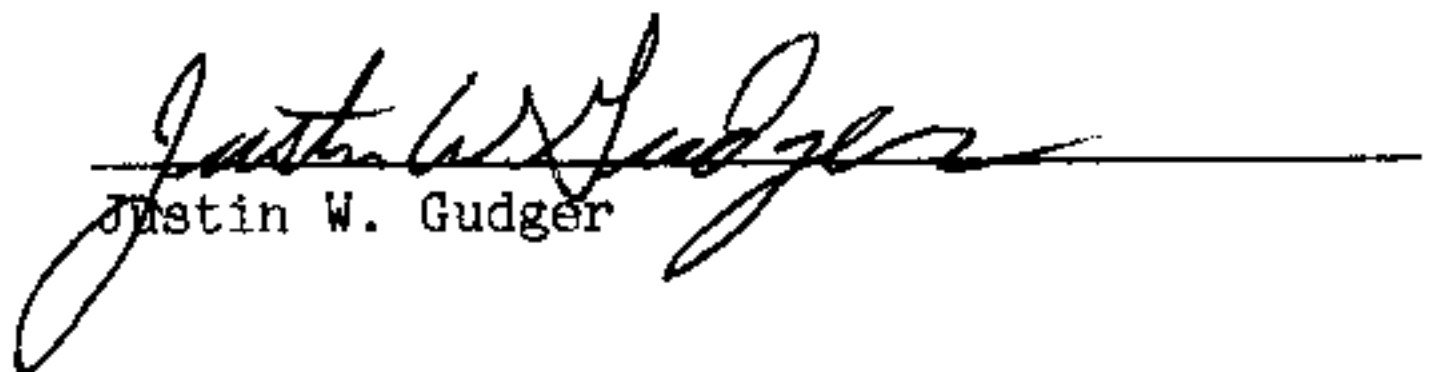
STATE OF ALABAMA
JEFFERSON COUNTY

Whereas, the undersigned, Justin W. Gudger and wife, Catherine H. Gudger (herein called "Owners") are the owners of the property described in Exhibit "A" attached hereto, located at 2907 Highway 28, Columbiana, AL 35051.

We, the owners have received a copy of the survey of the property and are aware that it shows a chert drive which encroaches onto adjoining property. We accept this and agree to hold Norwest Mortgage, Inc., its agents, employees, successors and assigns harmless on account thereof.

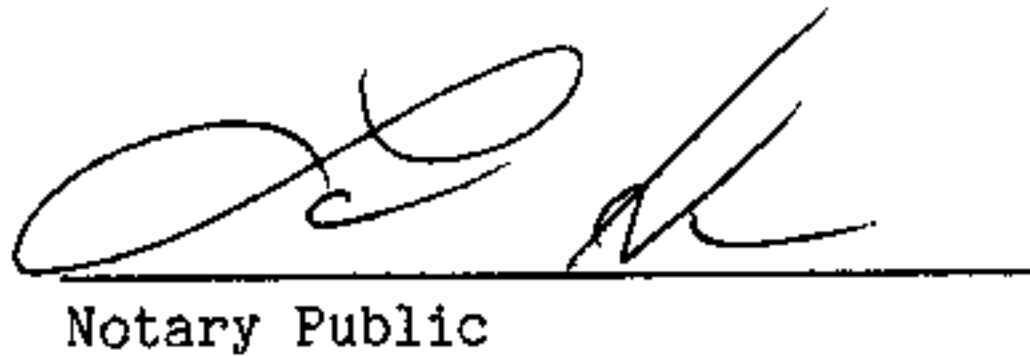
We further agree and understand that we have access for ingress and egress across a 20 foot easement serving the property. We can traverse this easement and gain access to the property without having to use the chert drive. We further agree to maintain the said drive and easement at all times to keep access to the property.

Given under our hands and seals this 20th day of June, 1994.


Justin W. Gudger


Catherine H. Gudger

Sworn to and subscribed before
me this 20th day of June, 1994.


Notary Public

MY COMMISSION EXPIRES NOVEMBER 3, 1997

Inst # 1994-20058

06/24/1994-20058
08:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 11.00

EXHIBIT "A"

Commence at the Southwest corner of the NE 1/4 of Section 32, Township 21 South, Range 1 East, and run Easterly along the South side of the said NE 1/4 for 210.00 feet to the East side of a 20 foot wide access easement which provides access to the parcel herein described; thence turn an angle of 90 deg. 00 min. to the left and run Northerly along the East side of the 20 foot wide access easement for 210.00 feet to the point of beginning; thence turn an angle of 3 deg. 56 min. 09 sec. to the left and run a distance of 177.11 feet; thence turn an angle of 2 deg. 38 min. 13 sec. to the left and run a distance of 120.82 feet; thence turn an angle of 83 deg. 23 min. 38 sec. to the left and run a distance of 183.84 feet; thence turn an angle of 90 deg. 00 min. to the left and run a distance of 296.71 feet; thence turn an angle of 90 deg. 00 min. to the left and run a distance of 210.00 feet to the point of beginning. Situated in the SW 1/4 of the NE 1/4, Section 32, Township 21 South, Range 1 East, Shelby County, Alabama. Also included is an easement for access (20 ft. wide) described as follows: Commence at the Southwest corner of the NE 1/4 of Section 32, Township 21 South, Range 1 East, and run Easterly along the South side of the NE 1/4 for 210.00 feet to the East side of a 20 foot wide access easement (said point being the point of beginning). Thence turn an angle of 90 deg. 00 min. to the right and run Southerly a distance of 22.5 feet, more or less, along the East side of the 20 foot wide access easement to the right-of-way of Shelby County Highway No. 28; thence turn an angle of 90 deg. 00 min. to the right and run along said Hwy, R/W a distance of 20.00 feet; thence turn an angle of 90.00 deg. to the right and run a distance of 232.5 feet; thence turn an angle of 90 deg. to the right and run a distance of 20.0 feet; thence turn an angle of 90 deg. to the right and run a distance of 210.0 feet to the point of beginning; being situated in Shelby County, Alabama.

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