

STATE OF ALABAMA)
SHELBY COUNTY)

AMENDMENT TO MORTGAGE

This Amendment to Mortgage entered into this 8th day of October, 1996, on behalf of Crystal Homes, Inc. (the "Mortgagor") in favor of National Bank of Commerce of Birmingham (the "Bank").

A. By Real Estate Mortgage recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #1996-11073, the Mortgagor granted a mortgage to the Bank to secure indebtedness in the original principal amount of \$461,000.00 (the "Mortgage").

B. The Mortgagor has requested the Bank to extend further credit to the Mortgagor, and the Bank has agreed to extend further credit to the Mortgagor on the condition, among others, that the Mortgagor execute and deliver this Amendment to Mortgage.

C. This is a FUTURE ADVANCED MORTGAGE, and the credit is to be advanced by the Bank to the Mortgagor in installments from time to time pursuant to the terms and conditions of the promissory note described below.

AGREEMENT

Wherefore, premises considered, the parties hereby agree as follows:

1. WHEREAS, Crystal Homes, Inc. is or will be justly indebted to the Mortgagee in the amount of Five Hundred Sixty-One Thousand and no/100-----(\$561,000.00) as evidenced by that certain promissory note dated October 8, 1996 and which has a final maturity date of March 10, 1997.

2. Except as herein modified, the Mortgage shall remain in full force and effect.

THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS OF \$100,000.00.

CRYSTAL Homes, INC.

BY:

James B. Wagon, Jr.
James B. Wagon, Jr., President

10/15/1996-34247
08:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 161.00

Inst # 1996-34247

Crystal Title

ACKNOWLEDGMENT FOR INDIVIDUAL(S)

State of Alabama)
County of Jefferson)

I, the undersigned authority, in and for said county in said state, hereby certify that _____ whose name(s) is (are) signed to the foregoing instrument, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said instrument, (he) (she) (they) executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____, 1996.

AFFIX NOTARIAL SEAL

Notary Public

My commission expires: _____

ACKNOWLEDGMENT FOR CORPORATION

State of Alabama)
County of Jefferson)

I, the undersigned authority, in and for said county in said state, hereby certify that JAMES B. WAGNON, JR. whose names as PRESIDENT of CRYSTAL HOMES, INC. a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument (he) (she), as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 8TH day of OCTOBER, 1996.

AFFIX NOTARIAL SEAL

Kay H. [Signature]
Notary Public

My commission expires: 11/6/96

Inst # 1996-34247

10/15/1996-34247
08:05 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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