Inst # 2001-04129

02/06/2001-04129
08:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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This instrument was prepared by First National Bank of Omaha - 114, 11404 West Dodge Road, Omaha, Nebraska 68154

MORTGAGE

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is October 6, 2000. The parties and their addresses are:

MORTGAGOR:

OVER A BARREL, L.L.C. an Alabama Corporation 3221 Stoningham Dr. Birmingham, Alabama 35223

LENDER:

FIRST NATIONAL BANK OF OMAHA
Organized and existing under the laws of the United States of America
1620 Dodge Street

Omaha, Nebraska 68102

1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, sells and mortgages to Lender, with power of sale, the following described property:

See "Exhibit A"

The Property is located in County at 6122 HWY 49, Columbiana, Alabama 35051.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). When the Secured Debts are paid in full and all underlying agreements have been terminated, this Security Instrument will become null and void. This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

- 2. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time will not exceed \$350,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- 3. SECURED DEBTS. This Security Instrument will secure the following Secured Debts:
 - A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, No. 2000060608-1, dated October 6, 2000, from Mortgagor to Lender, in the amount of \$350,000.00 with an initial interest rate of 8.5 percent per year maturing on October 6, 2005.
 - B. All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a

Initials Page 1

- security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.
- C. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security
- 4. PAYMENTS. Mortgagor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.
- 5. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage with the power of sale the Property.
- 6. PRIOR SECURITY INTERESTS. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:
 - A. To make all payments when due and to perform or comply with all covenants.
 - B. To promptly deliver to Lender any notices that Mortgagor receives from the holder.
 - C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.
- 7. CLAIMS AGAINST TITLE. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.
- 8. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debts to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of the Property. This right is subject to the restrictions imposed by federal law governing the preemption of state due-on-sale laws, as applicable.
- 9. TRANSFER OF AN INTEREST IN THE MORTGAGOR. If Mortgagor is an entity other than a natural person (such as a corporation or other organization), Lender may demand immediate payment if:
 - A. A beneficial interest in Mortgagor is sold or transferred.
 - B. There is a change in either the identity or number of members of a partnership or similar entity.
- C. There is a change in ownership of more than 25 percent of the voting stock of a corporation or similar entity. However, Lender may not demand payment in the above situations if it is prohibited by law as of the date of this Security Instrument.
- 10. WARRANTIES AND REPRESENTATIONS. Mortgagor makes to Lender the following warranties and representations which will continue as long as this Security Instrument is in effect:
 - A. Power. Mortgagor is duly organized, and validly existing and in good standing in all jurisdictions in which Mortgagor operates. Mortgagor has the power and authority to enter into this transaction and to carry on Mortgagor's business or activity as it is now being conducted and, as applicable, is qualified to do so in each jurisdiction in which Mortgagor operates.
 - **B. Authority.** The execution, delivery and performance of this Security Instrument and the obligation evidenced by this Security Instrument are within Mortgagor's powers, have been duly authorized, have received all necessary governmental approval, will not violate any provision of law, or order of court or governmental agency, and will not violate any agreement to which Mortgagor is a party or to which Mortgagor is or any of Mortgagor's property is subject.
 - C. Name and Place of Business. Other than previously disclosed in writing to Lender, Mortgagor has not changed Mortgagor's name or principal place of business within the last 10 years and has not used any other trade or fictitious name. Without Lender's prior written consent, Mortgagor does not and will not use any other name and will preserve Mortgagor's existing name, trade names and franchises.
- 11. PROPERTY CONDITION, ALTERATIONS AND INSPECTION. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor will not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims, and actions against Mortgagor, and of any loss or damage to the Property.

No portion of the Property will be removed, demolished or materially altered without Lender's prior written consent except that Mortgagor has the right to remove items of personal property comprising a part of the Property that become worn or obsolete, provided that such personal property is replaced with other personal property at least equal in value to the replaced personal property, free from any title retention device, security agreement or other encumbrance. Such replacement of personal property will be deemed subject to the security interest created by this Security Instrument. Mortgagor will not partition or subdivide the Property without Lender's prior written consent.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender will give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property will be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

12. AUTHORITY TO PERFORM. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right Over A Barrel, L.L.C.

/ to perform for Mortgagor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

- 13. ASSIGNMENT OF LEASES AND RENTS. Mortgagor grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all:
 - A. Existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as Leases).
 - B. Rents, issues and profits (all referred to as Rents), including but not limited to security deposits, minimum rent, percentage rent, additional rent, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights and claims which Mortgagor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Property.

In the event any item listed as Leases or Rents is determined to be personal property, this Security Instrument will also be regarded as a security agreement.

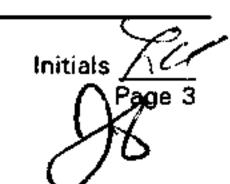
Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default. Except for one lease period's rent, Mortgagor will not collect in advance any future Rents without Lender's prior written consent.

Upon default, Mortgagor will receive Rents in trust for Lender and Mortgagor will not commingle the Rents with any other funds. Amounts collected will be applied at Lender's discretion to payments on the Secured Debts as therein provided, to costs of managing, protecting and preserving the Property and to any other necessary related expenses including Lender's attorneys' fees and court costs.

Mortgagor agrees that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Security Instrument. This assignment will remain effective during any redemption period until the Secured Debts are satisfied. This assignment is enforceable when Lender takes an affirmative action as prescribed by the law of the state where the Property is located. Mortgagor agrees that Lender is entitled to notify Mortgagor or Mortgagor's tenants to make payments of Rents due or to become due directly to Lender after such recording, however, Lender agrees not to notify Mortgagor's tenants until Mortgagor defaults and Lender notifies Mortgagor of the default and demands that Mortgagor and Mortgagor's tenants pay all Rents due or to become due directly to Lender. On receiving the notice of default, Mortgagor will endorse and deliver to Lender any payments of Rents.

Mortgagor warrants that no default exists under the Leases or any applicable landlord law. Mortgagor also agrees to maintain, and to require the tenants to comply with, the Leases and any applicable law. Mortgagor will promptly notify Lender of any noncompliance. If Mortgagor neglects or refuses to enforce compliance with the terms of the Leases, then Lender may opt to enforce compliance. Mortgagor will obtain Lender's written authorization before Mortgagor consents to sublet, modify, cancel, or otherwise alter the Leases, to accept the surrender of the Property covered by such Leases (unless the Leases so require), or to assign, compromise or encumber the Leases or any future Rents. If Lender acts to manage, protect and preserve the Property, Lender does not assume or become liable for its maintenance, depreciation, or other losses or damages, except those due to Lender's gross negligence or intentional torts. Otherwise, Mortgagor will hold Lender harmless and indemnify Lender for any and all liability, loss or damage that Lender may incur as a consequence of the assignment under this section.

- 14. DEFAULT. Mortgagor will be in default if any of the following occur:
 - A. Payments. Mortgagor fails to make a payment in full when due.
 - B. Insolvency. Mortgagor makes an assignment for the benefit of creditors or becomes insolvent, either because Mortgagor's liabilities exceed Mortgagor's assets or Mortgagor is unable to pay Mortgagor's debts as they become due.
 - C. Business Termination. Any legal entity that has agreed to be obligated on the Secured Debts merges, dissolves, reorganizes, ends its business or existence, or a partner or majority stockholder dies or is declared incompetent.
 - D. Failure of Condition or Term. Mortgagor fails to pay, or perform any condition or to keep any promise or covenant on this or any debt or agreement Mortgagor has with Lender.
 - E. Misrepresentation. Mortgagor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
 - F. Judgment. Mortgagor fails to pay or discharge a judgment against Mortgagor for the payment of money, unless within ten days of its entry the judgment is either satisfied or a stay of enforcement is granted pending appeal.
 - G. Forfeiture. The Property is used in a manner or for a purpose which threatens confiscation by a legal authority.
 - H. Name Change. Mortgagor changes Mortgagor's name or assumes an additional name without notifying Lender before making such a change.
 - I. Property Transfer. Mortgagor transfers all or a substantial part of Mortgagor's money or property.
 - J. Material Change. Without first notifying Lender, there is a material change in Mortgagor's business, including ownership, management, and financial conditions.
 - K. Other Instruments. A default occurs under the terms of any instrument evidencing or pertaining to the Secured Debts.



- L. Insecurity. Anything else happens that causes Lender to reasonably believe that Lender will have difficulty collecting the amount owed under the terms of the Secured Debts or significantly impairs the value of the Property.
- 15. REMEDIES. Lender may use any and all remedies Lender has under state or federal law or in any instrument evidencing or pertaining to the Secured Debts, including, without limitation, the power to sell the Property. Any amounts advanced on Mortgagor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may make a claim for any and all insurance benefits or refunds that may be available on Mortgagor's default.

Subject to any right to cure, required time schedules or other notice rights Mortgagor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of a default or anytime thereafter.

All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require complete cure of any existing default. By choosing any one or more of these remedies Lender does not give up Lender's right to use any other remedy. Lender does not waive a default if Lender chooses not to use a remedy. By electing not to use any remedy, Lender does not waive Lender's right to later consider the event a default and to use any remedies if the default continues or happens again.

If Lender initiates a judicial foreclosure, Lender will give the notices as required by applicable law. If Lender invokes the power of sale, Lender will publish the notice of sale, and arrange to sell all or part of the Property, as required by applicable law. Lender or its designee may purchase the Property at any sale. Lender will apply the proceeds of the sale in the manner required by applicable law. The sale of any part of the Property will only operate as a foreclosure of the sold Property, so any remaining Property will continue to secure any unsatisfied Secured Debts and Lender may further foreclose under the power of sale or by judicial foreclosure.

- 16. REDEMPTION. The period of redemption after sale on foreclosure will be one year. Any agreement to extend the redemption period must be in writing.
- 17. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after Default, to the extent permitted by law, Mortgagor agrees to pay all expenses of collection, enforcement or protection of Lender's rights and remedies under this Security Instrument. Mortgagor agrees to pay expenses for Lender to inspect and preserve the Property and for any recordation costs of releasing the Property from this Security Instrument. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. To the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debts as awarded by any court exercising jurisdiction under the Bankruptcy Code.
- 18. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- **A.** Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance has been, is, or will be located, transported, manufactured, treated, refined, or handled by any person on, under or about the Property, except in the ordinary course of business and in strict compliance with all applicable Environmental Law.
- B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has not and will not cause, contribute to, or permit the release of any Hazardous Substance on the Property.
- C. Mortgagor will immediately notify Lender if (1) a release or threatened release of Hazardous Substance occurs on, under or about the Property or migrates or threatens to migrate from nearby property; or (2) there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor will take all necessary remedial action in accordance with Environmental Law.
- D. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (1) any Hazardous Substance located on, under or about the Property; or (2) any violation by Mortgagor or any tenant of any Environmental Law. Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such an event, Lender has the right, but not the obligation, to participate in any such proceeding including the right to receive copies of any documents relating to such proceedings.
- E. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are and will remain in full compliance with any applicable Environmental Law.
- F. Except as previously disclosed and acknowledged in writing to Lender, there are no underground storage tanks, private dumps or open wells located on or under the Property and no such tank, dump or well will be added unless Lender first consents in writing.
- **G.** Mortgagor will regularly inspect the Property, monitor the activities and operations on the Property, and confirm that all permits, licenses or approvals required by any applicable Environmental Law are obtained and complied with.

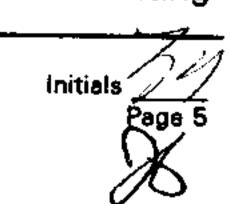
- H. Mortgagor will permit, or cause any tenant to permit, Lender or Lender's agent to enter and inspect the Property and review all records at any reasonable time to determine (1) the existence, location and nature of any Hazardous Substance on, under or about the Property; (2) the existence, location, nature, and magnitude of any Hazardous Substance that has been released on, under or about the Property; or (3) whether or not Mortgagor and any tenant are in compliance with applicable Environmental Law.
- I. Upon Lender's request and at any time, Mortgagor agrees, at Mortgagor's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Property and to submit the results of such audit to Lender. The choice of the environmental engineer who will perform such audit is subject to Lender's approval.
- J. Lender has the right, but not the obligation, to perform any of Mortgagor's obligations under this section at Mortgagor's expense.
- K. As a consequence of any breach of any representation, warranty or promise made in this section, (1) Mortgagor will indemnify and hold Lender and Lender's successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, cleanup, response and remediation costs, penalties and expenses, including without limitation all costs of litigation and attorneys' fees, which Lender and Lender's successors or assigns may sustain; and (2) at Lender's discretion, Lender may release this Security Instrument and in return Mortgagor will provide Lender with collateral of at least equal value to the Property secured by this Security Instrument without prejudice to any of Lender's rights under this Security Instrument.
- L. Notwithstanding any of the language contained in this Security Instrument to the contrary, the terms of this section will survive any foreclosure or satisfaction of this Security Instrument regardless of any passage of title to Lender or any disposition by Lender of any or all of the Property. Any claims and defenses to the contrary are hereby waived.
- 19. CONDEMNATION. Mortgagor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.
- 20. INSURANCE. Mortgagor agrees to keep the Property insured against the risks reasonably associated with the Property. Mortgagor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. Mortgagor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld.

All insurance policies and renewals will include a standard "mortgage clause" and, where applicable, "loss payee clause." If required by Lender, Mortgagor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing.)

Mortgagor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Mortgagor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Mortgagor will immediately notify Lender of cancellation or termination of insurance. If Mortgagor fails to keep the Property insured Lender may obtain insurance to protect Lender's interest in the Property. This insurance may include coverages not originally required of Mortgagor, may be written by a company other than one Mortgagor would choose, and may be written at a higher rate than Mortgagor could obtain if Mortgagor purchased the insurance.

- 21. ESCROW FOR TAXES AND INSURANCE. Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.
- 22. CO-SIGNERS. If Mortgagor signs this Security Instrument but does not sign the Secured Debts, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debts and Mortgagor does not agree to be personally liable on the Secured Debts. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws.
- 23. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all appraisement rights relating to the Property.
- 24. FIXTURE FILING. Mortgagor gives to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property.
- 25. APPLICABLE LAW. This Security Instrument is governed by the laws of Nebraska, except to the extent otherwise required by the laws of the jurisdiction where the Property is located, and the United States of America.
- 26. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor individually or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.
- 27. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing



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and executed by Mortgagor and Lender. This Security Instrument is the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

- 28. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.
- 29. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one party will be deemed to be notice to all parties. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any financial statements or information Lender requests. All financial statements and information Mortgagor gives Lender will be correct and complete. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property. Time is of the essence.

SIGNATURES. By signing under seal, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:
Over AnBarrel, L.L.C.
X M. J. Seal)
dane M. Gregoritch, Member
Danu Demode
(Witness)
(Seal)
Lewis Rhea Baxter, Jr., Member
Jun Dunck
(Mindel)

ACKNOWLEDGMENT. (Business or Entity) OF alabama, Country of Shelley ss. ide in the said State, hereby certify that Jane M. Gregoritch and Lewis Rhea Baxter, Jr., whose name(s) as Member and Member of the Over A Barrel, L.L.C. a corporation, is/are signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand this the 411 , 200 day of Muaux My commission expires 6 18 1200 S (Notary Public) (Seal)

EXHIBIT "A"

A tract of land situated in the East ½ of the NE 1/4 of Section 13, Township 20 South, Range 1 West, and in the West ½ of the NW 1/4 of Section 18, Township 20 South, Range 1 East, Shelby County, Alabama, described as follows:

Commencing at the Northeast Comer of Section 13, Township 20 South, Range 1 West, Shelby County, Alabama; thence South 0 degrees 33 minutes 38 seconds West, a distance of 397.74 feet for the POINT OF BEGINNING; thence South 65 degrees 04 minutes 33 seconds West, a distance of 756.86 feet to the Northeasterly Right of Way Line of Shelby County No. 49; thence North 21 degrees 40 minutes 10 seconds West along said road right of way line, a distance of 77.70 feet; thence North 30 degrees 09 minutes 01 second West along said road right of way line a distance of 104,58 feet; thence North 40 degrees 39 minutes 44 seconds West along said road right of way line a distance of 133.83 feet; thence North 48 degrees 53 minutes 17 seconds West along said road right of way line a distance of 63.95 feet; thence North 9 degrees 20 minutes 21 seconds West, a distance of 300.49 feet; thence North 66 degrees 38 minutes 35 seconds East, a distance of 51.79 feet; thence North 77 degrees 46 minutes 35 seconds East, a distance of 190.05 feet; thence North 74 degrees 20 minutes 35 seconds East, a distance of 87.75 feet; thence North 67 degrees 06 minutes 35 seconds East, a distance of 123.89 feet; thence South 3 degrees 38 minutes 29 seconds East, a distance of 33.83 feet; thence North 68 degrees 05 minutes 20 seconds East, a distance of 52.46 feet; thence North 79 degrees 13 minutes 17 seconds East, a distance of 35.32 feet; thence South 87 degrees 30 minutes 23 seconds East, a distance of 222.32 feet; thence South 77 degrees 52 minutes 19 seconds East, a distance of 52.10 feet; thence South 70 degrees 23 minutes 39 seconds East, a distance of 159,23 (cet: thence South 51 degrees 49 minutes 26 seconds East, a distance of 70.24 feet; thence North 38 degrees 11 minutes 07 seconds East, a distance of 15.00 feet; thence South 51 degrees 48 minutes 21 seconds East, a distance of 120.61 feet; thence South 26 degrees 05 minutes 58 seconds East, a distance of 99.84 feet; thence South 44 degrees 12 minutes 48 seconds East, a distance of 74.54 feet; thence South 74 degrees 25 minutes 53 seconds East, a distance of 99.30 feet; thence South 64 degrees 31 minutes 25 seconds East, a distance of

16.65 feet; thence South 77 degrees 00 minutes 03 seconds East, u distance of 25.22 feet; thence North 78 degrees 40 minutes 47 seconds East, a distance of 42.50 feet; thence North 57 degrees 28 minutes 47 seconds East, a distance of 32.10 feet; thence North 29 degrees 12 minutes 02 seconds East, a distance of 24.90 feet; thence North 43 degrees 34 minutes 41 seconds East, a distance of 29,31 feet to the centerline of Yellowleaf Creek; thence South 32 degrees 03 minutes 2) seconds East along said creek a distance of 33.49 feet; thence South 20 degrees 27 minutes 46 seconds East along said creek a distance of 81.97 feet; thence South 25 degrees 22 minutes 57 seconds West along said creek a distance of 51.03 feet; thence South 18 degrees 00 minutes 19 seconds West along said creek a distance of 226.57 feet; thence South 3 degrees 02 minutes 39 seconds West along said creek a distance of 78.28 feet; thence South 53 degrees 19 minutes 35 seconds East along the center of creek a distance of 26.23 feet; thence South 84 degrees 57 minutes 47 seconds East along the center of creek a distance of 49.78 feet; thence South 49 degrees 00 minutes 40 seconds East along the center of creek a distance of 48.25 feet; thence South 2 degrees 26 minutes 08 seconds West along the center of creek a distance of 53.44 feet; thence South 34 degrees 19 minutes 53 seconds East along the center of creek a distance of 115.52 feet; thence South 0 degrees 43 minutes 42 seconds East along the center of creek a distance of 77.88 feet; thence South 4 degrees 21 minutes 08 seconds East along the center of creek a distance of 322.28 feet; thence South 4 degrees 12 minutes 34 seconds East along the center of creek a distance of 63.44 seet; thence South 54 degrees 26 minutes 29 seconds West along the

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center of creck a distance of 24.01 feet; thence North 83 degrees 19 minutes 41 seconds West along the center of creek a distance of 38.40 feet; thence North 29 degrees 13 minutes 50 seconds West along the center of creek a distance of 31.78 feet; thence North 15 degrees 23 minutes 16 seconds West along the center of creek a distance of 56.00 feet; thence North 36 degrees 40 minutes 28 seconds West along the center of creek a distance of 40.60 feet; thence North 78 degrees 49 minutes 25 seconds West along the center of creek a distance of 29,55 fect, thence South 56 degrees 57 minutes 49 seconds West along the center of creek a distance of 23.62 feet; thence South 42 degrees 06 minutes 41 seconds West along the center of creek a distance of 70.07 feet; thence North 83 degrees 36 minutes 40 seconds West along the center of creek a distance of 104.72 feet; thence South 84 degrees 28 minutes 00 seconds West along the center of creek a distance of 75,97 feet; thence South 37 degrees 24 minutes 30 seconds West along the center of creek a distance of 43.88 feet; thence South 30 degrees 45 minutes 42 seconds West along the center of creek a distance of 63.31. feet; thence South 14 degrees 27 minutes 12 seconds West along the center of creek a distance of 65.45 feet; thence South 0 degrees 18 minutes 06 seconds East along the center of creek a distance of 70.20 feet; thence South 15 degrees 01 minute 57 seconds East along the center of creek a distance of 141.15 feet; thence South 11 degrees 39 minutes 37 seconds East along the center of creek a distance of 103,59 feet; thence South 16 degrees 55 minutes 03 seconds West along the center of creek a distance of 32.65 feet; thence South 38 degrees 19 minutes 58 seconds West along the center of creek a distance of 34,83 feet; thence South 50 degrees 32 minutes 35 seconds West along the center of creek a distance of 23.06 feet; thence South 87 degrees 15 ininutes 22 seconds West along the center of creek a distance of 188,80 feet; thence North 66 degrees 49 minutes 44 seconds West along the center of creek a distance of 33.65 feet; thence North 42 degrees 32 minutes 22 seconds West along the center of creek a distance of 25.72 fect; thence North 32 degrees 34 minutes 36 seconds West along the center of creek a distance of 34.60 feet; thence North 18 degrees 16 minutes 05 seconds West along the center of creek a distance of 59.72 feet; thence North 3 degrees 03 minutes 46 seconds West along the

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center of creek a distance of 100, 14 feet; thence North 27 degrees 25 minutes 06 seconds East along the center of creek a distance of 125.23 feet; thence North 23 degrees 08 minutes 10 seconds West along the center of creek a distance of 57.95 feet; thence North 38 degrees 39 minutes 15 seconds West along the center of creek a distance of 39.32 feet; thence North 13 degrees 48 minutes 12 seconds West along the center of creek a distance of 80.71 feet; thence North 29 degrees 25 minutes 20 seconds West along the center of creek a distance of 55.56 feet; thence North 56 degrees 21 minutes 45 seconds West along the center of creek a distance of 49.60 feet; thence North 53 degrees 21 minutes 42 seconds West along the center of creek a distance of 140.92 fect; thence North 79 degrees 43 minutes 25 seconds West along the center of creek a distance of 43.68 feet; thence South 52 degrees 25 minutes 15 seconds West along the center of creek a distance of 14.05 feet; thence South 42 degrees 34 minutes 04 seconds West along the center of creek a distance of 30.78 feet; thence South 6 degrees 25 minutes 20 seconds West along the center of creek a distance of 25,68 feel; thence South 7 degrees 20 minutes 45 seconds East along the center of creek a distance of 86.32 feet; thence South 20 degrees 07 minutes 32 seconds West along the center of creek a distance of 48.29 feet; thence South 87 degrees 16 minutes 54 seconds West along the center of creek a distance of 71.23 feet; thence North 66 degrees 51 minutes 56 seconds West along the center of creek a distance of 108.44 feet; thence North 71 degrees 50 minutes 03 seconds West along the center of creek a distance of 40.20 feet; thence North 89 degrees 02 minutes 12 seconds West along the center of creek a distance of 18.10 feet; thence South 62 degrees 42 minutes 10 seconds West along the center of creek a distance of 34,59 feet; thence South 17 degrees 54 minutes 41 seconds West along the center of creek a distance of 143.02 feet; thence South 60 degrees 23 minutes 40 seconds West along the center of creek a distance of 55.17 feet to the East Right of Way Line of Shelby County Road No. 49 thence North 9 degrees 19 minutes 00 seconds East along the said road right of way line for a distance of 313.93 feet; thence North 85 degrees 28 minutes 21 seconds East for a distance of 337.11 feet; thence South 83 degrees 47 minutes 31 seconds East for a distance of 333,75 feet; thence North 00 degrees 33 minutes 38 seconds East for a distance of 841.43 feet to the point of beginning