

STATE OF ALABAMA)
SHELBY COUNTY

Loan # 334104

AMENDMENT TO FUTURE ADVANCE MORTGAGE

This Amendment to Future Advance Mortgage entered into this 11th day of May, 2001, on behalf of Aderholt Homebuilders, Inc. (the "Mortgagor") in favor of National Bank of Commerce of Birmingham (the "Bank").

A. By Real Estate Mortgage dated April 11, 2001 and recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. #2001/14746 the Mortgagor, granted a mortgage to the Bank on real property described as:

Lot 1615, according to the Survey of Eagle Point - 16th Sector, as recorded in Map Book 27, Page 92, in the Probate Office of Shelby County, Alabama.

to secure indebtedness in the original principal amount of \$220,000.00 (the "Mortgage").

B. The Mortgagor has requested the Bank to extend further credit to the Mortgagor. 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 Future Advance Mortgage.

C. This is a line of credit. 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, Aderholt Homebuilders, Inc. is justly indebted to the Mortgagee in the amount of Two Hundred Forty Nine Thousand and no/100----- (\$249,000.00) as evidenced by that certain promissory note dated May 11, 2001 and which has a final maturity date of April 10, 2002.

Inst # 2001-21156

05/24/2001-21156

09:46 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

003 CJ1 60.50

Page Two
Amendment to Mortgage
May 11, 2001

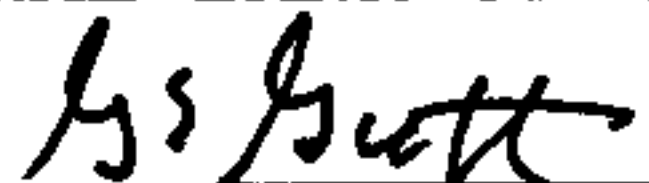
2. Except as herein modified, the Mortgage shall remain in full force and effect.

**THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS
OF \$29,000.00.**

ADERHOLT HOMEBUILDERS, INC.


Mark O. Aderholt, President

NATIONAL BANK OF COMMERCE

BY: 
G. E. Giattina
Sr. Vice President

ACKNOWLEDGMENT FOR CORPORATION

State of ALABAMA)
County of JEFFERSON)

I, the undersigned authority, in and for said
county in said state, hereby certify that _____
whose name as _____

of _____, 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 11
day of May, 2001.

AFFIX NOTARIAL SEAL

Meredith Magle
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept. 29, 2002
~~BONDED THROUGH NOTARY PUBLIC UNDERWRITERS~~

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 G. E. Giattina
whose name as Sr. Vice President
of National Bank of Commerce of Birmingham, 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 11th
day of May, 2001.

AFFIX NOTARIAL SEAL

Kay H. Zyl
Notary Public

My commission expires: 11/6/04

Inst # 2001-21156

05/24/2001-21156
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