

This instrument prepared by:

Shelia Banks
Compass Bank
15 South 20th Street
Birmingham, Alabama 35233
Telephone: (205) 933-3000

STATE OF ALABAMA

COUNTY OF SHELBY

**AMENDMENT TO ACCOMMODATION MORTGAGE
AND SECURITY AGREEMENT
(CONSTRUCTION - ALABAMA)**

THIS AMENDMENT to Accommodation Mortgage and Security Agreement (this "Amendment") is made as of the 16th day of July, 2002, and is by and between GREYSTONE LANDS, INC., an Alabama corporation (the "Accommodation Mortgagor"), Mortgagor, and COMPASS BANK, an Alabama state banking corporation (the "Bank"), Mortgagee.

P R E A M B L E

Greystone Ridge Partnership entered into an Accommodation Mortgage and Security Agreement in favor of the Bank dated May 1, 1992, recorded in the office of the Judge of Probate of Shelby County, Alabama, on May 5, 1992, as Instrument No. 1992-7102, which was assumed by Greystone Ridge, Inc., an Alabama corporation ("Ridge"), pursuant to that certain Assumption Agreement between Bank, Ridge and others dated May 10, 1994, and recorded as Instrument Number 1994-16984 in said Probate Office. Accommodation Mortgagor assumed said Greystone Ridge, Inc.'s obligations under said mortgage pursuant to that certain Assumption Agreement between Lender, Accommodation Mortgagor and others dated as of May 16, 1995, and recorded as Instrument No. 1995-13319 in said Probate Office. Said mortgage, as amended from time to time, and as so assumed is referred to herein as the "Mortgage." In order to induce the Bank to make the loan (as defined in the Mortgage) or loans to Thornton Construction Company, Inc., an Alabama corporation, Accommodation Mortgagor desires to amend the Mortgage to add the additional property described herein.

NOW, THEREFORE, in consideration of the mutual promises hereinafter contained and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Accommodation Mortgagor and Bank, intending to be legally bound hereby, agree as set forth below.

Cahaba Title, Inc.

A M E N D M E N T

1. Premises. The property described on **Addendum 1** attached hereto is hereby added to the Mortgaged Property (as defined in the Mortgage) in all respects and to the same extent and as fully as if the property described on Addendum 1 hereto were described on Exhibit A to the Mortgage upon its original recording. Accommodation Mortgagor hereby grants, bargains, sells, aliens and conveys unto Bank, its successors and assigns, the property described on Addendum 1 hereto and all estates, buildings, improvements, fixtures, furniture and personal property of every nature whatsoever now or hereafter owned by the Accommodation Mortgagor and situated on the property described on Addendum 1 hereto or used or intended to be used in connection with or with the operation of said property, buildings or other improvements, in all respects as if set forth in the Mortgage and to the same extent and as fully as if the property described on Addendum 1 hereto were described on Exhibit A to the Mortgage upon its original recording.
2. No Release. This Amendment is intended to add the property described on Addendum 1 hereto to the property granted and conveyed by the Mortgage. This Amendment in no way releases from the lien of the Mortgage all or any portion of the real property described therein.
3. Reaffirmation of Representations and Warranties. Each representation and warranty contained in the Mortgage is hereby reaffirmed as of the date hereof, and the Accommodation Mortgage hereby makes each representation and warranty contained in the Mortgage as to the real and personal property granted and conveyed to the Bank hereby as fully as if the real property described on Addendum 1 hereto were described on Exhibit A to the Mortgage upon its original recording.
4. Effective Date. The effective date of this Amendment is the date first set forth above.
5. Effect of Amendment. Except as specifically modified herein, all provisions of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, Accommodation Mortgage and the Bank have caused this Amendment to be duly and properly executed under seal as of the day and year first above written.

ACCOMMODATION MORTGAGOR
(MORTGAGOR, DEBTOR):

GREYSTONE LANDS, INC.
An Alabama Corporation

By: _____

Gary R. Dent
Its: President

WITNESS:

WITNESS:

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said county in said state, hereby certify that Gary R. Dent, whose name as President of GREYSTONE LANDS, 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 such instrument, he, 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 16th day of July, 2002.

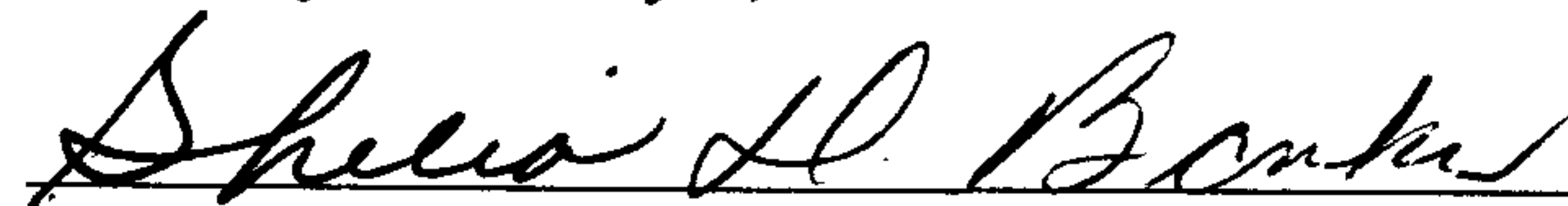
[Notarial Seal]

BANK (MORTGAGEE, SECURED PARTY):

COMPASS BANK

By: 

Its: Vice President


Notary Public

My Commission Expires: MY COMMISSION EXPIRES SEPTEMBER 8, 2003

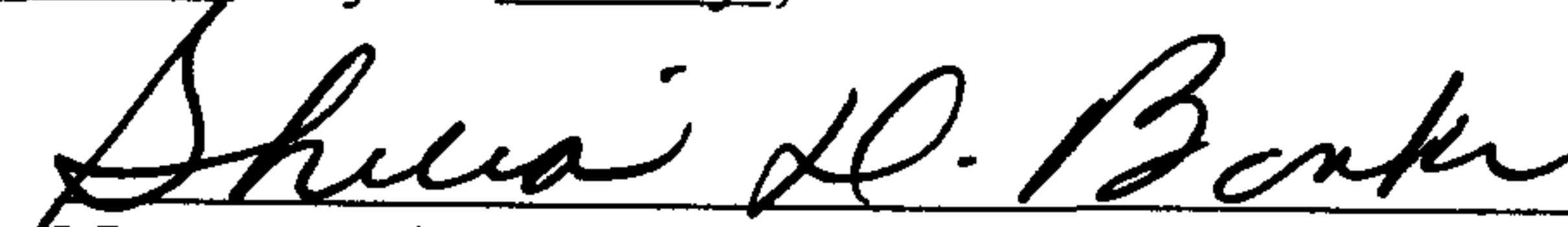
STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said county in said state, hereby certify that J. Jeff Schneider, whose name as Vice President of COMPASS BANK., An Alabama state banking 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 such instrument, he, 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 16th day of July, 2002.

[Notarial Seal]


Notary Public

My Commission Expires: MY COMMISSION EXPIRES SEPTEMBER 8, 2003

ADDENDUM

Lot 26, according to the Amended Map of Narrow Creek, as recorded in Map Book 27 page 81, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Lots 5, 14 and 92, according to the Final Plat of Narrows Point, Phase 3, as recorded in Map Book 28 page 120 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Lots 25, 26, 27, 28 and 30, according to the Amended Plat of the Final Record Plat of Narrows Reach, as recorded in Map Book 27 page 11 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

ADDENDUM

Lot 31, according to the Survey of Chesser Plantation, Phase 1, Sector I, as recorded in Map Book 29 page 130 A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.