

**AMENDMENT TO
REAL ESTATE MORTGAGE AND SECURITY AGREEMENT**

This Amendment (the "Amendment") is made and entered into on November 12, 2002, by and between J. Richard Cashio and Amy F. Cashio, a married couple (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. J. Richard Cashio and Amy F. Cashio (hereinafter called the "Borrower", whether one or more) has (have) entered into as agreement entitled "First Commercial Bank Real Estate Mortgage and Security Agreement", executed by the Borrower in favor of the Mortgagee dated May 9, 2002 (the "Credit Agreement"). This Credit Agreement is in the amount of Seven Hundred Fifty Thousand and no/100-- Dollars (\$750,000.00).


B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded June 1, 2002 in Inst.# 200207/8917, in the Probate Office of Jefferson County, Alabama.

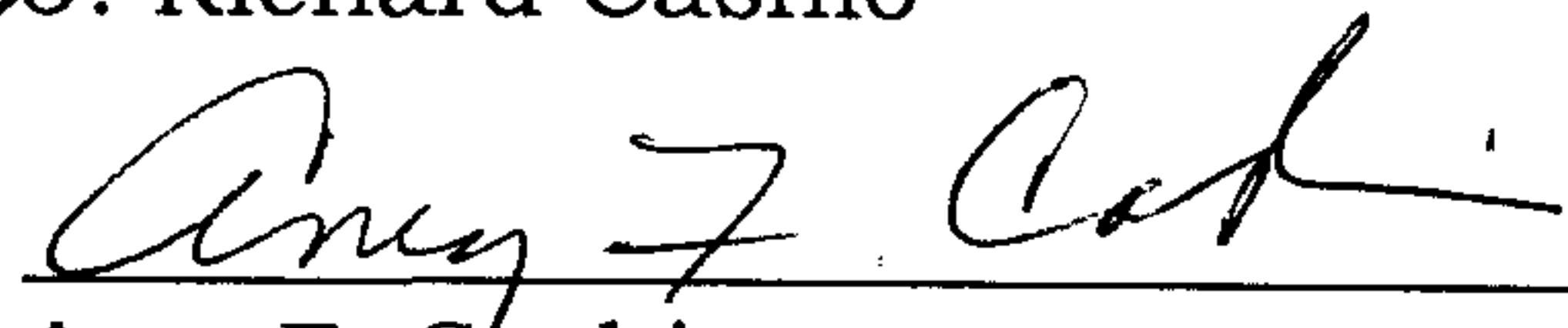
C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to One Million Eighty Three Thousand Seven Hundred Fifty and no/100-- Dollars (\$1,083,750.00).

D. The Mortgagee has required, as a condition to approving the request for the Amended Mortgage, that the Mortgagor enter into this Amendment.

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.

IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 12th day of November, 2002.

 (SEAL)
J. Richard Cashio

 (SEAL)
Amy F. Cashio

FIRST COMMERCIAL BANK
MORTGAGEE

By: 
W. Fred Lindsey
Its: Vice President

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that J. Richard Cashio and Amy F. Cashio, whose name is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, has executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 12th day of November, 2002.

(NOTARIAL SEAL)



Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept 15, 2004
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

My Commission expires: _____

CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that W. Fred Lindsey whose name as Vice President of First Commercial Bank, a corporation, is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Give under my hand and Official seal this 12th day of November, 2002.

(NOTARIAL SEAL)



Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Sept 15, 2004
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

My Commission expires: _____

This instrument prepared by:

Name: Helen Ancic
 First Commercial Bank
Address: P. O. Box 11746
 Birmingham, AL 35202-1746