

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on OCTOBER 21, 2002, by and between SAM SIMPSON AND PRECIOUS SIMPSON, A MARRIED COUPLE (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. SAM SIMPSON AND PRECIOUS SIMPSON (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 NOVEMBER 20, 2000 AND FEBRUARY 1, 2002 (the "Credit Agreement"). This Credit Agreement is in the amount of ONE HUNDRED SIXTY THOUSAND AND ONE HUNDRED NINTY FIVE THOUSAND AND NO/100 Dollars (\$160,000.00 & 195,000.00).

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded DECEMBER 7, 2000 AND FEBRUARY 15, 2002 in Inst.# 2000-42187/2002-07954, in the Probate Office of SHELBY County, Alabama.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to TWO HUNDRED THIRTEEN THOUSAND SEVEN HUNDRED FIFTY Dollars (\$213,750.00).

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 21ST day of OCTOBER, 2002.

Samuel D. Simpson (SEAL)
SAM SIMPSON

Precious Simpson (SEAL)
PRECIOUS SIMPSON

FIRST COMMERCIAL BANK
MORTGAGEE

By: W. Fred Lindsey
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 SAM SIMPSON AND PRECIOUS SIMPSON, 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 21ST day of OCTOBER, 2002.

(NOTARIAL SEAL)


Notary Public

My Commission expires: _____

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

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 21ST day of OCTOBER, 2002.

(NOTARIAL SEAL)


Notary Public

My Commission expires: _____

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

This instrument prepared by:

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