

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on DECEMBER 18, 2002, by and between FRAN C. ROBINSON AND CHARLES D. ROBINSON, A MARRIED COUPLE (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. FRAN C ROBINSON AND CHARLES D. ROBINSON (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 APRIL 16, 2002 AND AUGUST 14, 2002 (the "Credit Agreement"). This Credit Agreement is in the amount of TWO HUNDRED NINETY THOUSAND & NO/100 AND THREE HUNDRED SEVEN THOUSAND AND NO/100 Dollars (\$290,000.00 & 307,000.00).

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded MAY 3, 2002 AND OCTOBER 1, 2002 in Inst.# 20020503000208150 AND 20021001000472340, in the Probate Office of SHELBY County, Alabama.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to THREE HUNDRED TWENTY TWO THOUSAND SEVEN HUNDRED AND NO/100 Dollars (\$322,700.00).

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 18TH day of DECEMBER, 2002.

FRAN C ROBINSON (SEAL)
CHARLES D. ROBINSON (SEAL)

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 FRAN C. ROBINSON AND CHARLES D. ROBINSON, 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 18TH day of DECEMBER, 2002.

(NOTARIAL SEAL)

Yolanda C. White
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES Sept. 10, 2006
~~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 18TH day of DECEMBER, 2002.

(NOTARIAL SEAL)

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES Sept. 10, 2006
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

Yolanda C. White
Notary Public

My Commission expires: _____

This instrument prepared by:

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