

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on June 20, 2003, by and between Edward L. Hardin, Jr and Lila M. Hardin, a married couple (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. Edward L. Hardin, Jr and Lila M. Hardin (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 December 9, 2002 (the "Credit Agreement"). This Credit Agreement is in the amount of Two Hundred Eighty Five Thousand and no/100-- Dollars (\$285,000.00).

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded February 13, 2003 in Inst.# 20030213000090600, in the Probate Office of Shelby County, Alabama.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to Five Hundred Thousand and no/100-- Dollars (\$500,000.00).

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 20th day of June, 2003.

Edward L. Hardin, Jr (SEAL)
Edward L. Hardin, Jr

Lila M. Hardin (SEAL)
Lila M. Hardin

FIRST COMMERCIAL BANK
MORTGAGEE

By: William H. Pitts
William H. Pitts
Its: Sr. Vice President

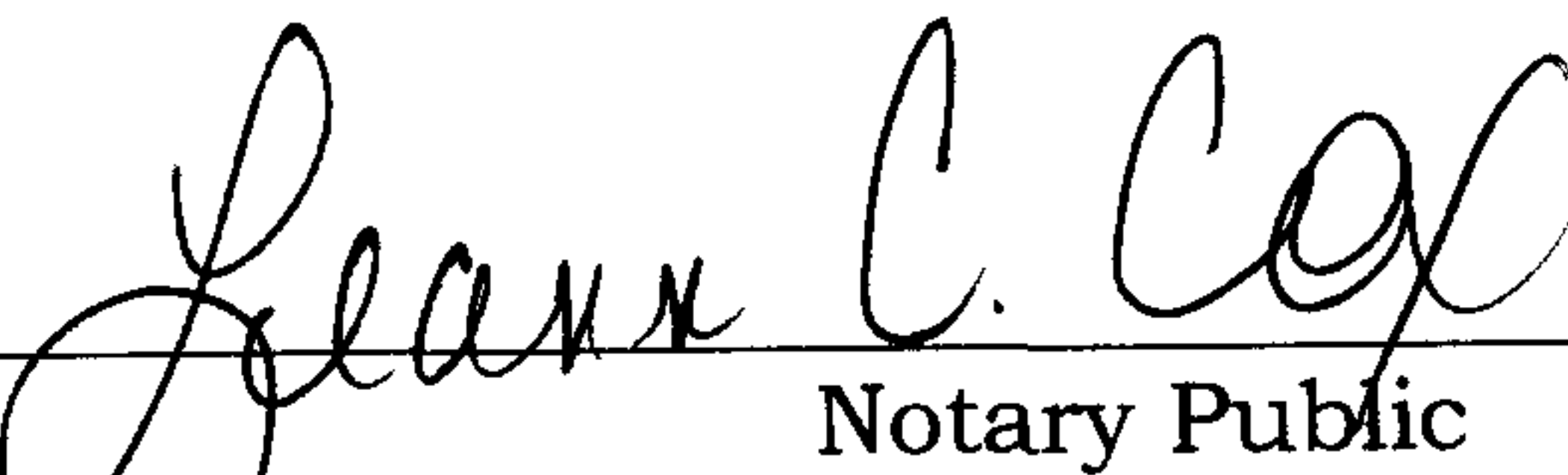
INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Edward L. Hardin, Jr and Lila M. Hardin, 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 20th day of June, 2003.

(NOTARIAL SEAL)



Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 5, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission expires: _____

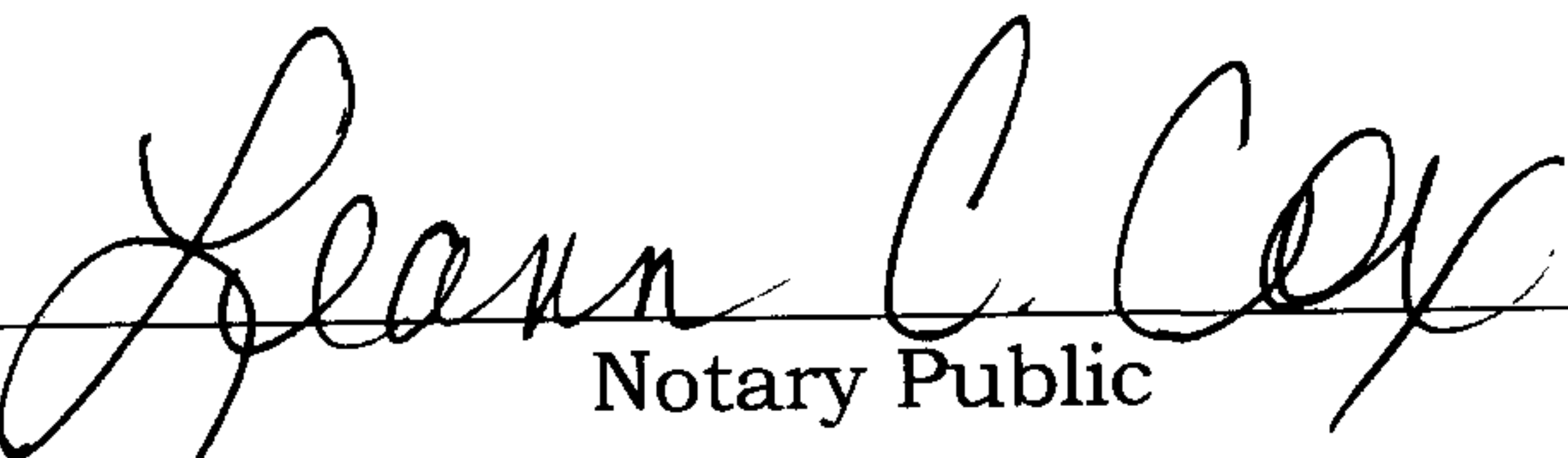
CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that William H. Pitts whose name as Sr. 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 20th day of June, 2003.

(NOTARIAL SEAL)



Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 5, 2005
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