

LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

This agreement is by and between AmSouth Bank ("Bank") and A.J. & Sons Construction, LLC ("Borrower"). WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissory Note and Mortgage, dated April 15, 2004, said mortgage recorded in instrument number 20040421000205200, in the Probate Office of Shelby County, Alabama. WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth here. NOW THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

The loan amount \$202,500.00 shall be increased to \$216,000.00 representing an increase in the loan of \$13,500.00. This additional \$13,500.00 shall be disbursed by the "Bank" as additional funds are required by the "Borrower". If all funds are not required, the balance shall be applied to the note referenced herein. All other terms, conditions and collateral of the note herein referenced shall be made a part of this modification agreement and control the repayment terms thereof.

Except as modified herein, all of the terms and conditions of the Loan, the Note and Mortgage and any and all other instruments executed in connection with said Loan shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 28 day of October 2004.

AMSOUTH BANK

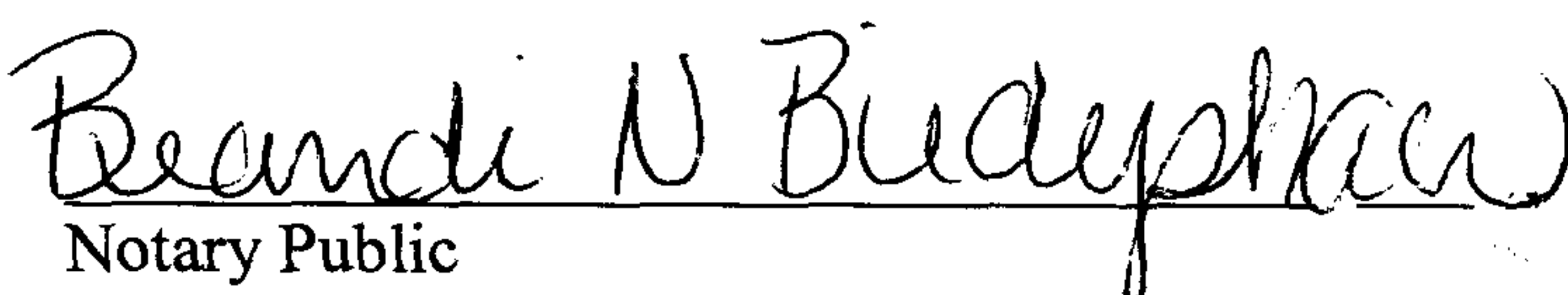
BY: 
Randy Barksdale, Assistant Vice-President

A.J. & SONS CONSTRUCTION, LLC

BY: 
Michael Jason Picklesimer, Managing Member

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Randy Barksdale, whose name as Assistant Vice President of AmSouth Bank, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 28 day of October 2004.


Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 14, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Michael Jason Picklesimer, whose name as Managing Member of A.J. & Sons Construction, LLC, a Limited Liability company, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 28th day of October 2004.

NOTARY PUBLIC STATE OF ALABAMA
MY COMMISSION EXPIRES: Oct 14, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Brandi N. Budyniak
Notary Public