

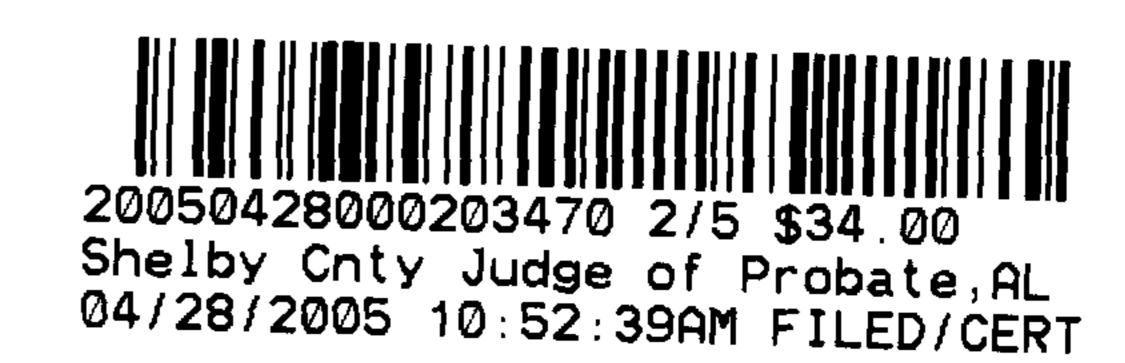
JCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS (front and back) CAREFULLY				
A. NAME & PHONE OF CONTACT AT FILER [optional]				
Timothy D. Davis (205) 930-5132				
B. SEND ACKNOWLEDGMENT TO: (Name and Address)				
Timothy D. Davis				
Sirote & Permutt, P.C.				
P.O. Box 55727				
Birmingham, AL 35255-5727				
	THE ABOVE	CDACE IC EC	D FILING OFFICE HOF	0 111 17
1. DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name		SPACE IS FU	R FILING OFFICE USE	ONLY
1a. ORGANIZATION'S NAME	(18 of 10) - do not appreviate or compline names			
OR 1b. INDIVIDUAL'S LAST NAME	FIRST NAME	ME MIDDLE NAN		SUFFIX
Paduch	Frank			JOHN
1c. MAILING ADDRESS	CITY	A. STATE POSTAL CODE		COUNTRY
418 Windchase Way	Dirmingham			
1d.TAXID#: SSN OR EIN ADD'L INFO RE 1e. TYPE OF ORGANIZATION	Birmingham 11. JURISDICTION OF ORGANIZATION	AL 10 OBC	35242	USA
ORGANIZATION DEBTOR	1	ig. Okoz	ANIZATIONAL ID #, if any	\square
				NONE
2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME -insert only gas. ORGANIZATION'S NAME	one debtor name (2a or 2b) -do not abbreviate or com	bine names		
OR 2b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE		
		MIDDLE NAME		SUFFIX
2c. MAILING ADDRESS	CITY		CTATE DOCTAL CODE	
		STATE	POSTAL CODE	COUNTRY
2d.TAX ID#: SSN OR EIN ADD'L INFO RE 2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION			
ORGANIZATION	PER DOMODIO HOM OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any		<u> </u>
3 SECURED PARTY'S NAME (TANAME ATOTAL ACCIONE				NONE
3. SECURED PARTY'S NAME (or NAME of TOTAL ASSIGNEE of ASSIGNOR 3a. ORGANIZATION'S NAME	R S/P) - insert only <u>one</u> secured party name (3a or :	3b)	·-·	· · · · · · · · · · · · · · · · · · ·
Colonial Bank, N.A.				
OR 3b. INDIVIDUAL'S LAST NAME	FIRST NAME			······································
	I INSTITATE	MIDDLE NAME		SUFFIX
3c. MAILING ADDRESS	CITY	CTATE	DOCTAL CODE	
		j	POSTAL CODE	COUNTRY
P.O. Box 1887 4 This FINANCING STATEMENT covers the following and the following statements	Birmingham	AL	35201-1887	USA
4. This FINANCING STATEMENT covers the following collateral:		——————————————————————————————————————		

All of the equipment, fixtures, contract rights, general intangibles, and tangible personal property of every nature now owned or hereafter acquired by Debtor, all additions, replacements, and proceeds thereof, and all other property set forth in SCHEDULE I attached hereto located on the real property described on EXHIBIT A attached hereto.

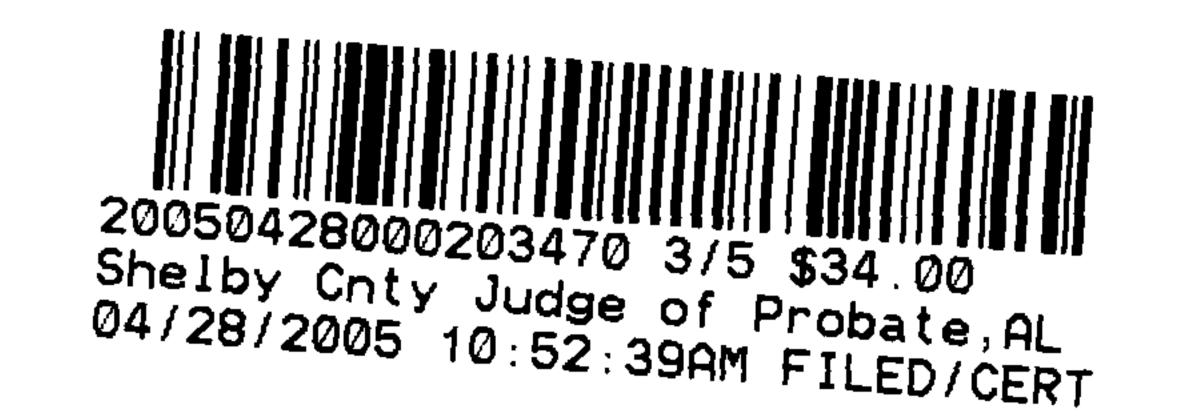
This UCC-1 is to be cross-indexed in real estate records.

5. ALTERNATIVE DESIGNATION [if applicable]	LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-U	CC FILING
6. This FINANCING STATEMENT is to be filed ESTATE RECORDS. Attach Addendum	d (for record) (or recorde	ed) in the REAL 7 Check to REQU [if applicable] 7 [ADDITIONAL F	JEST SEARCH REPO	RT(S) on Debtor(s)		Debtor 1	Debtor 2
8. OPTIONAL FILER REFERENCE DATA				- CONTOLICALL			<u></u>
Filed as additional security for indebtedne	ss in the amount of	\$150,000, which is secured t	by a mortgage on v	which taxes have al	ready been na	id	
FILING OFFICE COPY — NATIONAL UCC	FINANCING STATE	MENT (FORM UCC1) (REV.	07/29/98)		roady occir pa	14.	 -



FOLLOW INSTRUCTIONS (front and back) CAREFULLY 9. NAME OF FIRST DEBTOR (1a or 1b) ON RELATED FINANCING STATEMENT 9a. ORGANIZATION'S NAME Frank A. Paduch 9b. INDIVIDUAL'S LAST NAME MIDDLE NAME, SUFFIX FIRST NAME 10. MISCELLANEOUS: THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY 11. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME - insert only one debtor name (11a or 11b) - do not abbreviate or combine names 11a. ORGANIZATION'S NAME 11b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX 11c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY 11e. TYPE OF ORGANIZATION 11d.TAXID#: SSN OR EIN 11f. JURISDICTION OF ORGANIZATION ADD'L INFO RE 11g. ORGANIZATIONAL ID #, if any ORGANIZATION DEBTOR _ NONE ADDITIONAL SECURED PARTY'S or ASSIGNOR S/P'S NAME -insert only one debtor name (12a or 12b) 12a. ORGANIZATION'S NAME 12b. INDIVIDUAL'S LAST NAME FIRST NAME MIDDLE NAME SUFFIX 12c. MAILING ADDRESS CITY POSTAL CODE STATE COUNTRY 13. This FINANCING STATEMENT covers timber to be cut or 16. Additional collateral description: as-extracted collateral, or is filed as a X fixture filling. 14. Description of real estate. That real property situated in Shelby County, Alabama described more fully on Exhibit A attached hereto and incorporated fully herein by reference. 15. Name and address of a RECORD OWNER of above-described real estate (if Debtor does not have a record interest): Debtor is the record owner of the real estate 17. Check only if applicable and check only one box. described on the attached Exhibit A Trustee acting with respect to property held in trust or Decedent's Estate 18. Check only if applicable and check only one box. Debtor is a TRANSMITTING UTILITY Filed in connection with a Manufactured-Home Transaction - effective 30 years Filed in connection with a Public-Finance Transaction - effective 30 years

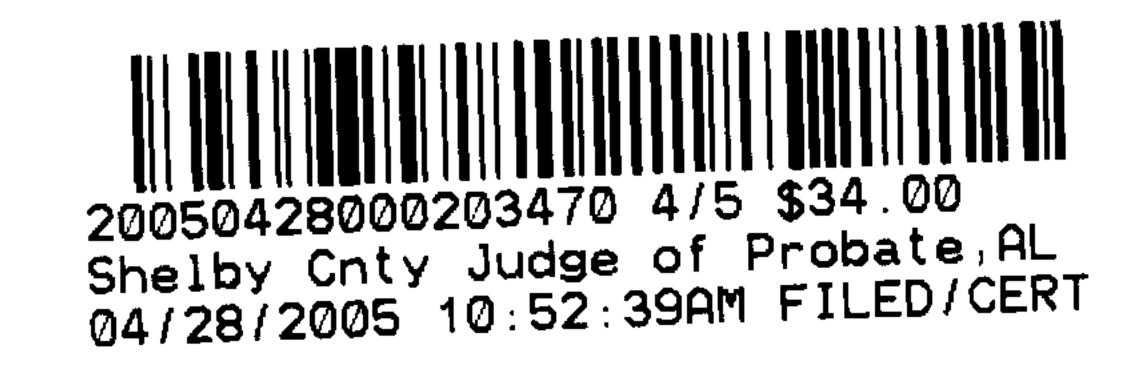
UCC FINANCING STATEMENT ADDENDUM



Schedule I

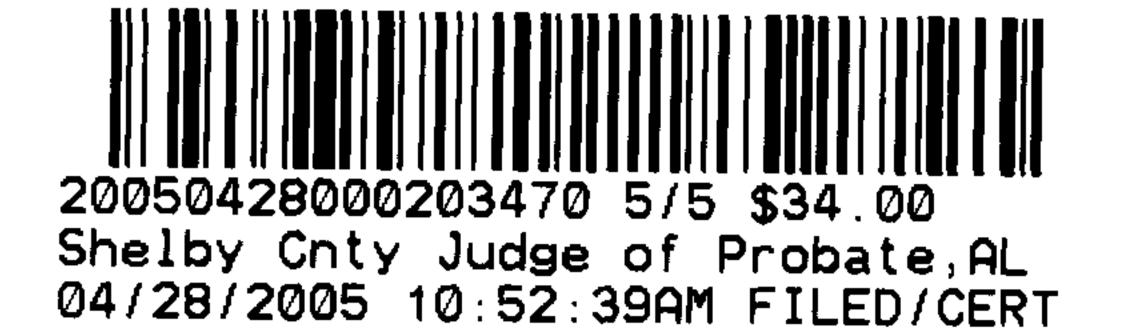
All of the following described land and interests in land, estates, easements, rights, improvements, personal property, fixtures, equipment, furniture, furnishings, appliances and appurtenances, including replacements and additions thereto (herein referred to collectively as the "Property"):

- (a) All those certain tracts, pieces or parcels of land, and interests in land, located in Shelby County, Alabama, more particularly described in **Exhibit A** attached hereto and by this reference made a part hereof (the "Land");
- All buildings, structures and improvements of every nature whatsoever now or hereafter situated on the Land, and all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators and motors, plumbing and heating fixtures, carpeting and other floor coverings, water heaters, awnings and storm sashes, and cleaning apparatus which are or shall be attached to said buildings, structures or improvements, and all other furnishings, furniture, fixtures, machinery, equipment, appliances, vehicles and personal property of every kind and nature whatsoever now or hereafter owned by Debtor and located in, on or about, or used or intended to be used with or in connection with the construction, use, operation or enjoyment of the Property, including all extensions, additions, improvements, betterments, renewals and replacements, substitutions, or proceeds from a permitted sale of any of the foregoing, and all building materials and supplies of every kind now or hereafter placed or located on the Land (collectively the "Improvements"), all of which are hereby declared and shall be deemed to be fixtures and accessions to the Land and a part of the Property as between Debtor and Secured Party and all persons claiming by, through or under them, and which shall be deemed to be a portion of the security for the indebtedness described in and to be secured by that certain Mortgage and Security Agreement entered into by and between Debtor and Secured Party simultaneously herewith (as the same may be amended or modified from time to time, the "Mortgage");
- (c) All easements, rights-of-way, strips and gores of land, vaults, streets, ways, alleys, passages, sewer rights, waters, water courses, water rights and powers, minerals, flowers, shrubs, crops, trees, timber and other emblements now or hereafter located on the Land or under or above the same or any part or parcel thereof, and all ground leases, estates, rights, titles, interests, privileges, liberties, tenements, hereditaments and appurtenances, reversions, and remainders whatsoever, in any way belonging, relating or appertaining to the Property or any part thereof, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by Debtor;
- (d) All rents, issues, profits, revenues and proceeds of and from the Property, or any part thereof, from time to time accruing (including without limitation all payments under leases, ground leases or tenancies, proceeds of insurance, condemnation payments, tenant security deposits and escrow funds, and all proceeds from any sale or other disposition of the Property, or any part thereof), and all of the estate, right, title, interest, property, possession, claim and demand whatsoever at law, as well as in equity, of Debtor of, in and to the same, reserving only the right to Debtor to collect the same so long as Debtor is not in default under the Mortgage or such collection is not otherwise restricted by the Mortgage; and
- (e) Any and all monies, rights and properties, of every kind or description, which may from time to time be sold, assigned, transferred, pledged, delivered to, or deposited with Secured Party by the Debtor or on Debtor's behalf as additional security for the performance by the Debtor under the Mortgage and/or under any of the other Loan Documents; and
- (f) All of the estate, right, title, interest, property, possession, claim and demand whatsoever at law, as well as in equity, of Debtor, of, in and to any of the foregoing.



Except as otherwise specifically defined herein, all capitalized words and phrases used herein shall have the respective meanings attributable to them as set forth in the Mortgage, the terms and conditions of which are hereby incorporated herein by this reference.

Exhibit A



Description of Land

A parcel of land situated in the Southwest 1/4 of the Northwest 1/4 of Section 31, Township 18 South, Range 1 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the NE corner of said 1/4 1/4 section, said point also being the Northeast corner of Lot 1 of the survey of GTE Subdivision as recorded in Map Book 25, Page 108, in the Probate Office of Shelby County, Alabama; thence run South along the East line of said 1/4 1/4 section and along the East line of said Lot 1 for 60.00 feet to the Southeast corner of said Lot 1, said point being the point of beginning of the parcel herein described; thence continue along last stated course for 398.41 feet to a point on the North line of Lot 1 of the survey of the McGriff Alliance Survey as recorded in Map Book 27, Page 65, in the Probate Office of Shelby County, Alabama; thence 90°18'40" right and run Westerly along the North line of said Lot 1 for 210.17 feet measure, 210.00 feet record to the Northwest corner of said Lot 1; thence 90°25′39" measure, 90°23′39" record, left and run Southerly along the West line of said Lot 1 for 210.07 feet measure, 210.00 feet record to the Southwest corner of said Lot 1, and a point on the North line of Lot 1-A of the survey of a Resubdivision of Lot 1, Brook Highland O & I No. 1, as recorded in Map Book 26, Page 80, in the Probate Office of Shelby County, Alabama; thence 89°44′41" right and run Westerly along the North line of said Lot 1-A for 457.11 feet to the Northwest corner of said Lot 1-A; thence 90°16′29" right and run Northerly for 283.65 feet; thence 48°23′28" measure, 72°55′00" deed left and run Northwesterly for 171.43 feet measure, 163.05 feet deed to a point on the Southerly right of way line of Cahaba Beach Road; said point being on a curve to the left; said curve subtending a central angle of 1°08'47" and having a radius of 5205.21 feet; thence 82°24'39" right to chord of said curve and run Northeast along arc of said curve and along said right of way for 104.15 feet; thence at tangent to said curve run Northeasterly along said right of way line for 228.84 feet to a point on the North line of said 1/4 1/4 section; thence 57°04′33" right and run Easterly along the North line of said 1/4 1/4 section for 491.78 feet to the Northwest corner of Lot 1 of the Survey of GTE Subdivision as recorded in Map Book 25, Page 108, in the Probate Office of Shelby County, Alabama; thence 89°34′28" right and run South along the West line of said Lot 1 for 60.00 feet to the Southwest corner of said Lot 1; thence 90°25'32" left and run Easterly along the South line of said Lot 1 for 120.00 feet to the point of beginning.