

STATE OF ALABAMA)
 :
SHELBY COUNTY)

MODIFICATION TO LOAN DOCUMENTS

THIS AGREEMENT made as of the 3 day of May, 2005, by and between REALTY INVESTORS OF ALABAMA, L.L.C., an Alabama limited liability company ("Borrower"), JASON B. STINSON and DEREK R. WALTCHACK ("Guarantors") (Borrower and Guarantors are sometimes collectively referred to as the "Obligors"), and PROTECIVE LIFE INSURANCE COMPANY, a Tennessee corporation ("Lender").

RECITALS:

A. Lender is the holder of a Promissory Note in the face amount of \$630,000.00, made by Borrower, dated April 27, 2005 (such note, as modified herein, is referred to as the "Note"). The Note is secured by various documents and instruments all dated April 27, 2005, unless otherwise indicated, including (*inter alia*) the following, all as modified by this agreement:

1. Mortgage and Security Agreement recorded under 20050502000207070 in the Probate Office of Shelby County, Alabama (the "Indenture").
2. Assignment of Rents and Leases recorded under 20050502000207080, said records.
3. Guaranty executed by Guarantors in favor of Lender (the "Guaranty").

All the documents and instruments referred to or described in this Paragraph A, and all other documents and instruments further securing the Note, as modified herein, are referred to as the "Loan Documents." The real and personal properties pledged and mortgaged under the Loan Documents are referred to as the "Project."

B. The Loan Documents incorrectly identify the Borrower as "Realty Investors of Alabama, LLC" and the parties hereto wish to execute this agreement to correct the name of the Borrower in all of the Loan Documents.



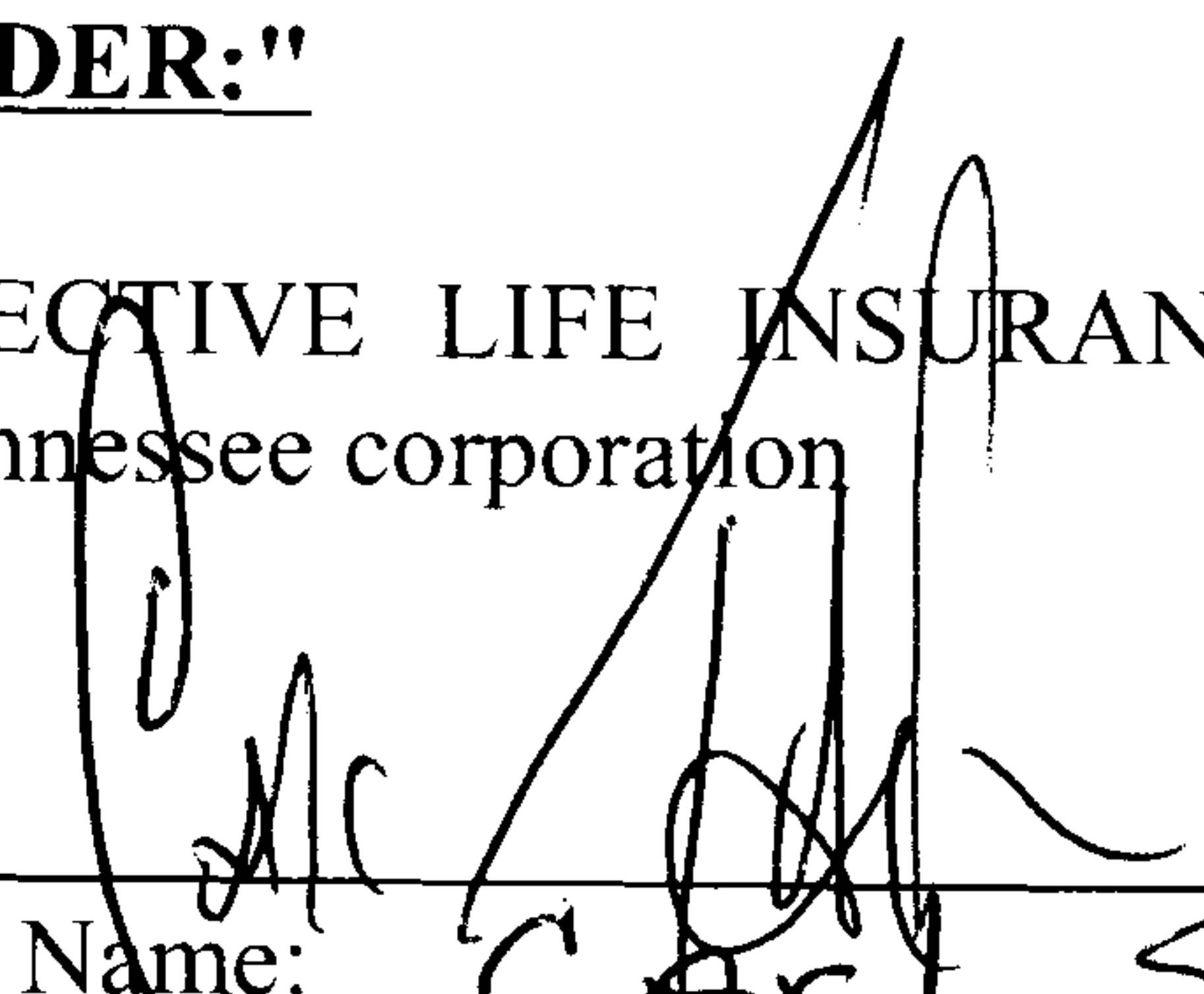
WITNESSETH:

NOW THEREFORE, in consideration of the premises and of other due, good, and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties hereby agree as follows:

1. **Borrower.** All references in the Loan Documents to the term "Borrower" or "Owner" shall refer to "REALTY INVESTORS OF ALABAMA, L.L.C., an Alabama limited liability company."
2. **References in Loan Documents.** All references in the Loan Documents to the term "Loan Documents" shall also include this instrument and the other Loan Documents as modified by this instrument, together with all other loan documents and instruments further securing the Note whether now existing or hereafter executed.
3. **Guaranty.** Each Guarantor consents to this agreement; and the Guaranty is ratified, confirmed, amended and restated to include this instrument as one of the Loan Documents described therein.
4. **Ratification.** Except as expressly modified herein, all of the terms, covenants, conditions, and stipulations of the Loan Documents shall remain in full force and effect and are hereby ratified and confirmed by the Borrower and Guarantors.

"LENDER:"

PROTECTIVE LIFE INSURANCE COMPANY,
A Tennessee corporation

By:  [SEAL]
Name: Cary S. Thigpen
Its: Senior Vice President



20050523000247090 3/8 \$34.00
Shelby Cnty Judge of Probate, AL
05/23/2005 07:59:14AM FILED/CERT

STATE OF ALABAMA)
 :
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Carl S. Thigpen, whose name as Senior VP of Protective Life Insurance Company, a Tennessee corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date. Given under my hand and official seal this 9th day of May, 2005.

Rebecca T. Carter
Notary Public

My Commission Expires: 2/22/05

"BORROWER:"

REALTY INVESTORS OF ALABAMA, L.L.C., an
Alabama limited liability company, by its sole
members

(1) Stinson Enterprises, Inc., an Alabama corporation

By: [Signature] [SEAL]
Jason B. Stinson, its President

(2) [Signature] [SEAL]
Derek R. Waltchack

STATE OF ALABAMA)
COUNTY OF Etowah):

I, the undersigned, a Notary Public in and for said County in said State, hereby
certify that Jason B. Stinson, whose name as President of Stinson Enterprises, Inc., as
member of Realty Investors of Alabama, LLC, an Alabama limited liability company, is
signed to the foregoing instrument, and who is known to me, acknowledged before me on
this day that, being informed of the contents of said instrument, he as such officer and with
full authority, executed the same voluntarily for and as the act of said corporation in its
capacity as member of said limited liability company on the day the same bears date. Given
under my hand and official seal this 3rd day of May, 2005.

[Signature]
Notary Public

My Commission Expires: 3-1-06

20050523000247090 5/8 \$34.00
Shelby Cnty Judge of Probate, AL
05/23/2005 07:59:14AM FILED/CERT

STATE OF ALABAMA)

COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Derek R. Waltchack, whose name as member of Realty Investors of Alabama, LLC, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company on the day the same bears date. Given under my hand and official seal this 5th day of May, 2005.

Kath S. Dennis
Notary Public

My Commission Expires: 4-28-2007

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Shelby Cnty Judge of Probate, AL
05/23/2005 07:59:14AM FILED/CERT

"GUARANTORS:"

[SEAL]

Jason B. Stinson

Social Security Number:



Address: P. O. Box 494
Gadsden, Alabama 35902

[SEAL]

Derek R. Waltchack

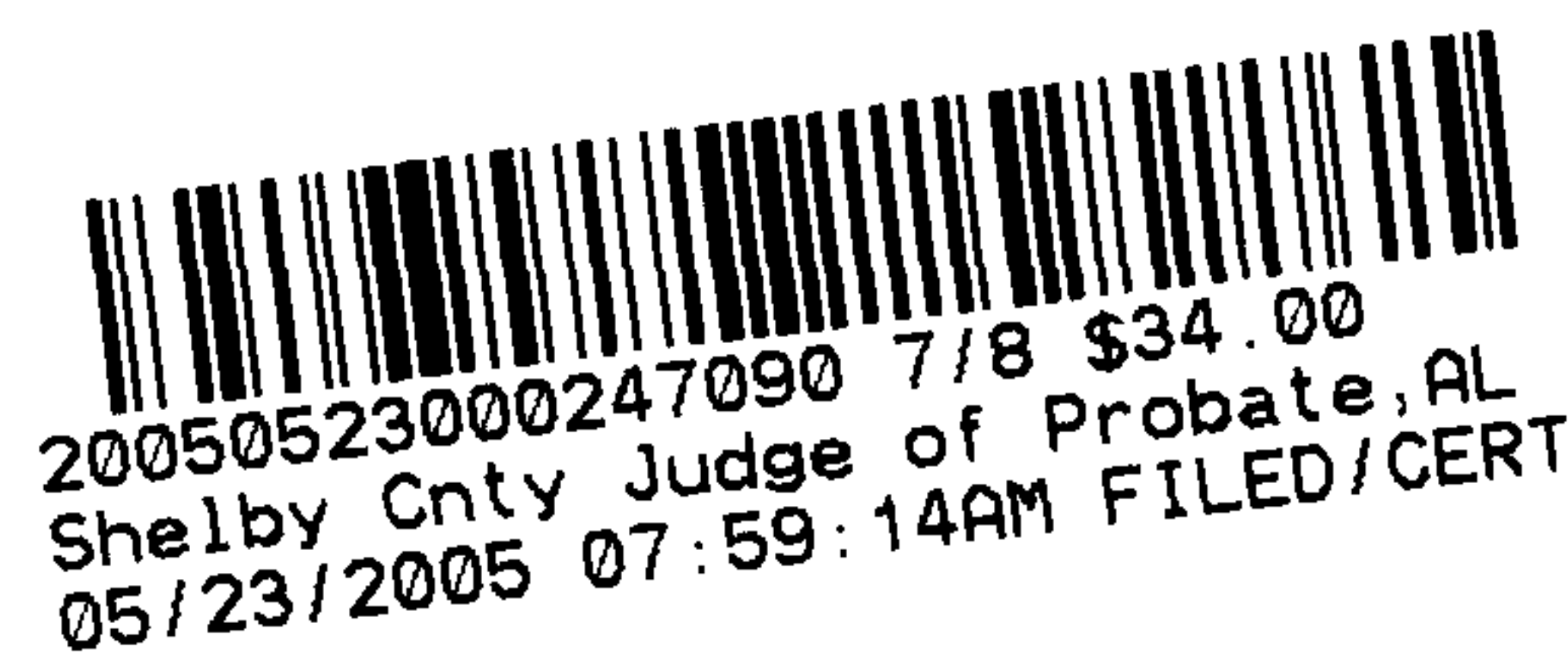
Social Security Number:



Address:

P O Box 531006
Birmingham AL 35253

STATE OF ALABAMA)
COUNTY OF Etowah)



I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jason B. Stinson, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 3rd day of May, 2005.

Sherril Chick

Notary Public

My Commission Expires: 3-1-06

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Derek R. Waltchack, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 5th day of May, 2005.

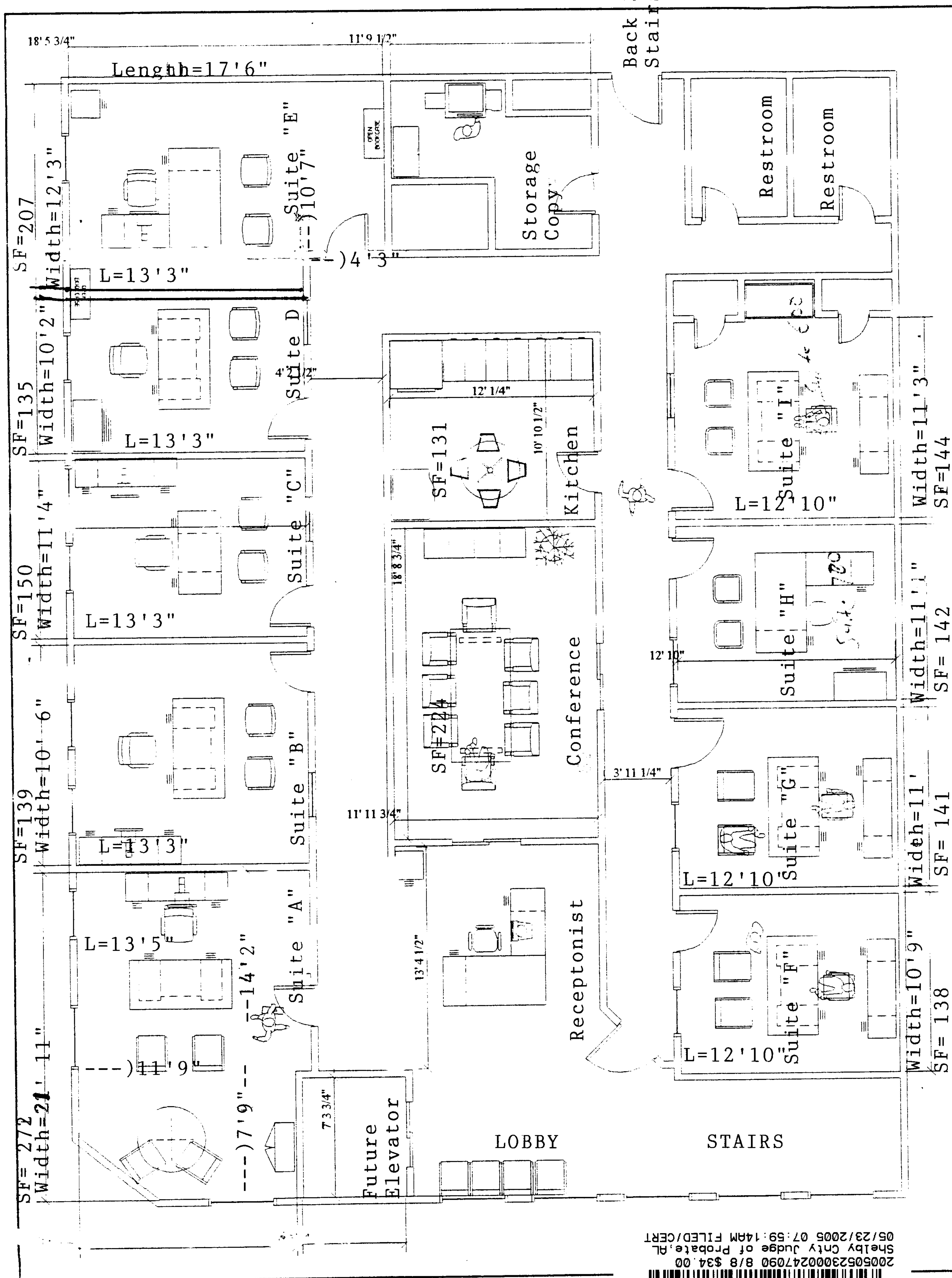
Kathy J. Dennis

Notary Public

My Commission Expires: 4-28-2007

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111 South 4th Street, Gadsden, Alabama , 35901



ALL DIMENSIONS ARE FOR REFERENCE OF FURNITURE PLACEMENT ONLY.
FURNITURE SHOWN FOR ILLUSTRATION ONLY

20050523000247090 8/8 \$34.00
Shelby Cnty Judge of Probate, AL
05/23/2005 07:59:14AM FILED/CERT

