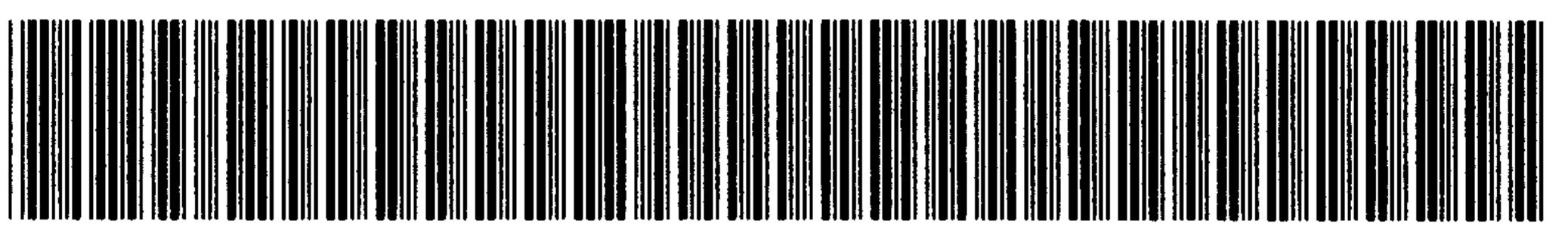
WHEN RECORDED MAIL TO:

Regions Loan Servicing Release P O Box 4897 Montgomery, AL 36103

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



MODIFICATION OF MORTGAGE



DOC48000000355540122001000000

THIS MODIFICATION OF MORTGAGE dated April 10, 2006, is made and executed between SILVER CREEK DEVELOPMENT L L C; A LIMITED LIABILITY COMPANY (referred to below as "Grantor") and REGIONS BANK, whose address is 105 VULCAN BUILDING, 4TH FLOOR, BIRMINGHAM, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 5, 1999 (the "Mortgage") which has been recorded in Shelby County, State of Alabama, as follows:

Recorded on 05/27/1999 in Instrument #1999-22369 in Shelby County, Alabama. Modification of that mortgage from Silver Creek Develoment, LLC to Regions Bank in the amount of \$1,800,000.00 dated 5/5/99 and recorded 5/27/99 in Instrument No. 1999-22369. Along with UCC recorded in Instrument No. 1999-22370. Further amended to add lots recorded 10/30/03 in Instrument No. 200310300000723040 and continued in Instrument No. 20040326000157450. First Amendment to increase line to \$2,185,000.00 dated 6/20/00 and recorded 8/10/00 in Instrument No. 2000-27190. Second modification to decrease line to \$1,856,699.87 dated 11/7/03 and recorded 11/26/03 in Instrument No. 20031126000774520. Third modification to increase line to \$2,446,651.29 dated 12/13/04 and recorded 12/23/04 in Instrument No. 20041223000699370.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Shelby County, State of Alabama:

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 20 + ACRES ON HWY 119, ALABASTER, AL 35080.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Increase mortgage to \$2,476,494.49, New money of \$29,843.20.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 10, 2006.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

SILVER CREEK DEVELOPMENT L L C	
ROBERT A CONNER, Member of SILVER CREEK DEVELOPMENT L L C	
EDCOR, INC, Member of SILVER CREEK DEVELOPMENT L L C	
By: Z / (Seal) E. EARL RHYNE, PRESIDENT of EDCOR, INC	
G S DEVELOPMENT, LLC, Member of SILVER CREEK DEVELOPMENT	LLC
By: MCHAEL D. GREEN Momber of G. S.	By: C. CMMALOUN
MICHAEL D GREEN, Member of G S DEVELOPMENT, LLC	R CHARLES STAGNER, Member of G S DEVELOPMENT, LLC

Loan No: 00355540122001

MODIFICATION OF MORTGAGE (Continued)

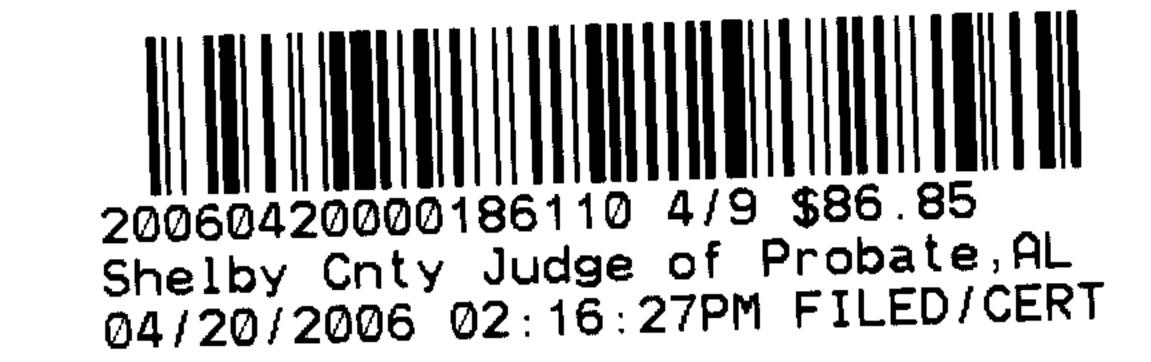
Page 2

LENDER:			20060420000186110 2/9 \$86.85 Shelby Cnty Judge of Probate, AL	
REGIONS BANK			04/20/2006 02:16:27PM FILED/CERT	
Authorized Signer	(Seal)			
This Modification of Mortgage prepared by:				
	Name: DENISE GOSE Address: 105 VULCA City, State, ZIP: BIRN	N BUILDING		
LIMITED LIABILITY COMPANY ACKNOWLEDGMENT				
STATE OF Alabama)		
COUNTY OF Jefferson) SS)		
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ROBERT A CONNER, Member of SILVER CREEK DEVELOPMENT L L C and E. EARL RHYNE, PRESIDENT of EDCOR, INC and MICHAEL D GREEN, Member and R CHARLES STAGNER, Member of G S DEVELOPMENT, LLC, a limited liability company, are signed to the foregoing Modification and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they, as such members and with full authority, executed the same voluntarily for and as the act of said limited liability company.				
Given under my hand and official seal this		day of	Motary Public 1200 Motary Public	
My commission expires APRIL 4, 2009				
LENDER ACKNOWLEDGMENT				
STATE OF Alabama)		
COUNTY OF Jerson) SS)		
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \(\frac{1}{2} \) \(\frac{1}{2} \				
Given under my hand and official seal this	/ O + h	day of April	2006. Eller Notary Public	
My commission expires	27 And the State of the State o			

20060420000186110 3/9 \$86.85 Shelby Cnty Judge of Probate, AL 04/20/2006 02:16:27PM FILED/CERT

PARCEL ONE

Lots 351 through 359, and Lots 420 through 441, according to the Survey of Silver Creek, Sector III, Phase II, as recorded in Map Book 36 at page 104 in the Probate Office of Shelby County, Alabama.



UNPLATTED LANDS ADJACENT TO SILVER CREEK SUBDIVISIONS CITY OF ALABASTER SHELBY COUNTY, ALABAMA AS OF 03/27/06

PARCEL TWO UNUSED COMMON AREA IN SECTOR II, PHASE II

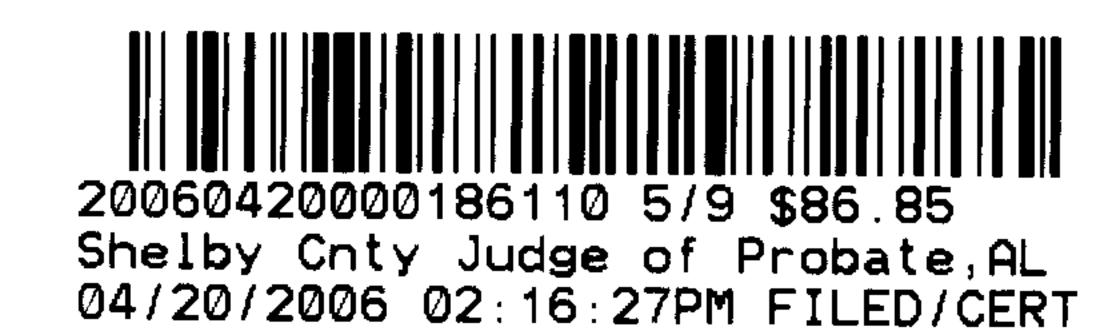
A 1.78 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West and in the West Half of the Northwest Quarter of Section 25, Township 21 South, Range 3 West, more particularly described by bearings as follows:

Commence and begin at the Northwest corner of Section 25, Township 21, Range 3 West, Shelby County, Alabama; thence North 88 degrees 27 minutes 00 seconds East, a distance of 262.29 feet; thence South 50 degrees 22 minutes 38 seconds West, a distance of 523.34 feet; thence North 14 degrees 23 minutes 34 seconds West, a distance of 324.05 feet; thence North 86 degrees 42 minutes 09 seconds East, a distance of 221.83 feet to the Point of Beginning, containing 1.78 Acres.

PARCEL THREE CLUBHOUSE COMMON AREA IN SECTOR II, PHASE II

A 0.93 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West, more particularly described by bearings as follows:

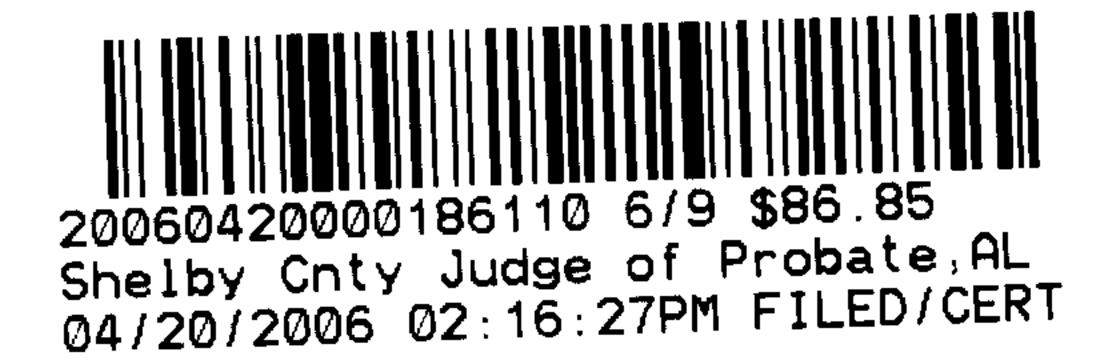
Commence at the Northeast corner of Section 26, Township 21, Range 3 West, Shelby County, Alabama; thence South 86 degrees 41 minutes 56 seconds West, a distance of 1094.68 feet to the POINT OF BEGINNING at the Northwest Corner of LOT 13, SILVER CREEK, SECTOR II, PHASE II, as recorded in MAP BOOK 31, PAGE 95 in the Office of the Judge of Probate of Shelby County, Alabama; thence South 03 degrees 18 minutes 04 seconds East, a distance of 134.00 feet along the West line of LOT 13; thence South 86 degrees 41 minutes 56 seconds West, a distance of 12.74 feet along the North right-of-way line of SILVER CREEK PARKWAY to the PC of a curve to the left, concave Southerly with a radius of 280.00 feet, a chord bearing of South 83 degrees 08 minutes 47 seconds West and a chord length of 34.70 feet; thence run along the arc of said curve 34.72 feet along said right-of-way; thence South 76 degrees 35 minutes 38 seconds West, a distance of 103.26 feet along said right-of-way to the PC of a curve to the right, concave Northerly with a radius of 220.00 feet, a chord bearing of South 87 degrees 03 minutes 43 seconds West and a chord length of 57.19 feet; thence run along the arc of said curve 57.35 feet along said right-of-way; thence North 85 degrees 28 minutes 11 seconds West a distance of 56.86 feet along said right-of-way to the PC of a curve to the right, concave Northeasterly with a radius of 25.00 feet, a chord bearing of North 44 degrees 23 minutes 07 seconds West and a chord length of 32.86 feet; thence run along the arc of said curve 35.85 feet; thence North 03 degrees 18 minutes 04 seconds West a distance of 116.05 feet along the East right-of-way line of BARKLEY LANE; thence North 86 degrees 41 minutes 56 seconds East a distance of 284.95 feet to the POINT OF BEGINNING, containing 0.93 Acres.



PARCEL FOUR RETAIL AREA NORTH OF SILVER CREEK PARKWAY

A 0.78 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West, more particularly described by bearings as follows:

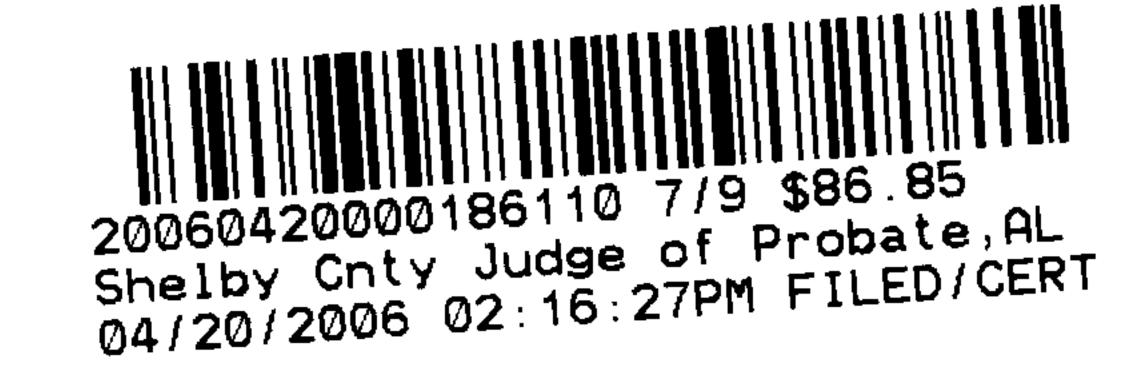
Commence at the Northeast corner of Section 26, Township 21, Range 3 West, Shelby County, Alabama; thence South 86 degrees 41 minutes 56 seconds West, a distance of 2454.63 feet to the POINT OF BEGINNING at the Northwest Corner of LOT 1, SILVER CREEK, SECTOR I, as recorded in MAP BOOK 26, PAGE 144 in the Office of the Judge of Probate of Shelby County, Alabama; thence South 20 degrees 41 minutes 29 seconds East, a distance of 136.65 feet along the West line of LOT 1 to a point on a curve to the right, concave Northerly with a radius of 220.00 feet, a chord bearing of North 79 degrees 29 minutes 16 seconds West and a chord length of 26.42 feet; thence run along the arc of said curve 26.43 feet along the North right-of-way line of SILVER CREEK PARKWAY; thence North 76 degrees 02 minutes 44 seconds West, a distance of 25.26 feet along said right-of-way to the PC of a curve to the left, concave Southerly with a radius of 280.00 feet, a chord bearing of North 84 degrees 40 minutes 25 seconds West and a chord length of 84.01 feet; thence run along the arc of said curve 84.33 feet along said right-of-way; thence South 86 degrees 41 minutes 54 seconds West a distance of 88.66 feet along said right-of-way to the PC of a curve to the left, concave Southerly with a radius of 280.00 feet, a chord bearing of South 81 degrees 40 minutes 00 seconds West and a chord length of 49.11 feet along said right-of-way; thence run along the arc of said curve 49.18 feet along said right-ofway; thence South 76 degrees 38 minutes 07 seconds West a distance of 52.15 feet to the Easterly right-of-way line of Alabama Highway No. 119; thence North 15 degrees 21 minutes 56 seconds West a distance of 120.08 feet along the East right-of-way line of Alabama Highway No. 119; thence North 86 degrees 41 minutes 56 seconds East a distance of 306.04 feet to the POINT OF BEGINNING, containing 0.78 Acres.



PARCEL FIVE RETAIL AREA SOUTH OF SILVER CREEK PARKWAY

A 11.51 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West, more particularly described by bearings as follows:

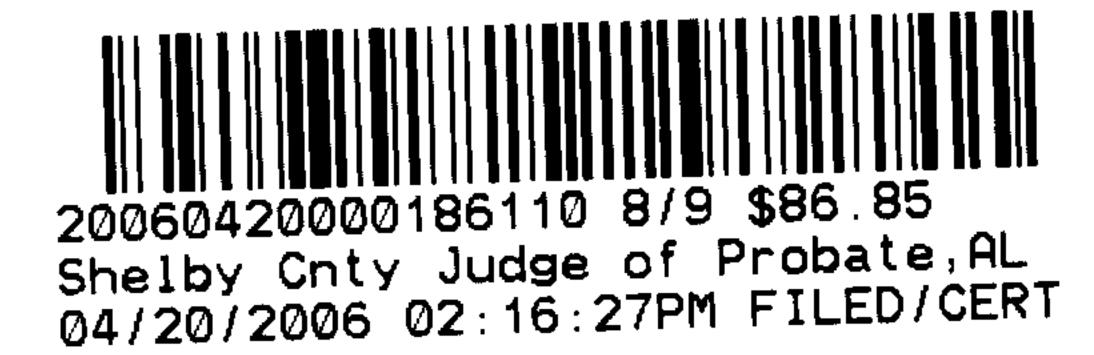
Commence at the Northeast corner of Section 26, Township 21, Range 3 West, Shelby County, Alabama; thence South 86 degrees 41 minutes 56 seconds West, a distance of 2454.63 feet to Northwest Corner of LOT 1, SILVER CREEK, SECTOR I, as recorded in MAP BOOK 26, PAGE 144 in the Office of the Judge of Probate of Shelby County, Alabama; thence South 20 degrees 41 minutes 29 seconds East, a distance of 202.55 feet along the West line of LOT 1 to the Northwest corner of LOT 15 as recorded therein at the POINT OF BEGINNING; thence South 20 degrees 41 minutes 29 seconds East, a distance of 141.16 feet along said West line; thence South 80 degrees 26 minutes 32 seconds West a distance of 20.27 feet; thence South 20 degrees 49 minutes 53 seconds East a distance of 343.71 feet; thence North 86 degrees 33 minutes 31 seconds East a distance of 20.96 feet; thence South 20 degrees 49 minutes 53 seconds East a distance of 898.73 feet; thence North 89 degrees 28 minutes 33 seconds West a distance of 446.70 feet to the East right-of-way line of Alabama Highway No. 119; thence North 15 degrees 23 minutes 33 seconds West a distance of 521.26 feet along said right-of-way; thence South 74 degrees 36 minutes 27 seconds West a distance of 20.00 feet along said right-of-way; thence North 15 degrees 21 minutes 53 seconds West a distance of 821.60 feet along said right-of-way to the South right-of-way line of SILVER CREEK PARKWAY; thence North 76 degrees 38 minutes 07 seconds Bast a distance of 50.06 feet along said South right-of-way line to the PC of a curve to the right, concave Southerly with a radius of 220.00 feet, a chord bearing of South 81 degrees 39 minutes 58 seconds West and a chord length of 38.59 feet along said right-of-way; thence run along the arc of said curve 38.64 feet along said right-of-way; thence North 86 degrees 41 minutes 55 seconds East a distance of 88.66 feet along said right-of-way line to the PC of a curve to the right, concave Southerly with a radius of 220.00 feet, a chord bearing of South 84 degrees 40 minutes 23 seconds East and a chord length of 66.01 feet; thence run 66.26 feet along the arc of said right-of-way; thence run South 76 degrees 02 minutes 45 seconds East a distance of 25.26 feet along said right-of-way line to the PC of a curve to the right, concave Northerly with a radius of 280.00 feet, a chord bearing of South 82 degrees 38 minutes 05 seconds Bast and a chord length of 64.261 feet along said right-of-way; thence run along the arc of said curve 64.40 feet along said right-of-way to the POINT OF BEGINNING, containing 11.51 Acres.



PARCEL SIX NORTH RETENTION POND

A 2.30 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West, more particularly described by bearings as follows:

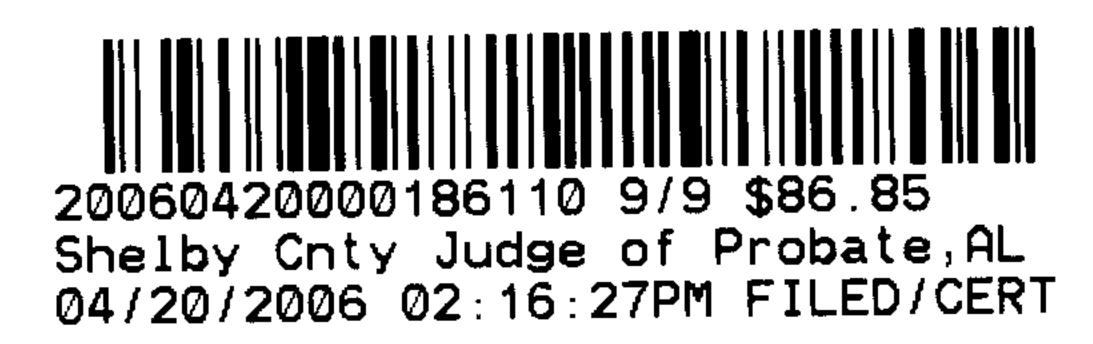
Commence at the Northwest corner of Section 25, Township 21, Range 3 West, Shelby County, Alabama; thence North 88 degrees, 27 minutes 00 seconds East 535.20 feet; thence South 29 degrees 30 minutes 00 seconds E 191.50 feet; thence South 55 degrees 30 minutes 00 seconds East 255.80 feet; thence South 23 degrees 30 minutes 00 seconds East 102.00 feet to the Spring; thence South 22 degrees 45 minutes 00 seconds West 190.30 feet, thence South 77 degrees 16 minutes 22 seconds West 120 feet; thence South 6 degrees 01 minutes 35 seconds West 19.89 feet; thence South 09 degrees 45 minutes 00 seconds East 247.50 feet; thence South 28 degrees 15 minutes 00 seconds East 231.5 feet thence; South 67 degrees 15 minutes 00 seconds East 117.30 feet; thence South 11 degrees 45 minutes 00 seconds West 129.50 feet; thence 60 degrees 45 minutes 00 seconds West 124.50 feet; thence South 21 degrees 30 minutes 00 seconds West 204.00 feet; thence South 36 degrees 30 minutes 00 seconds East 52.70 feet; thence South 16 degrees 30 minutes 00 seconds West 105.40 feet to the intersection of Spring Creek and the Easterly projection of the Elliott and Robinson sence; thence run along the sence North 87 degrees 36 minutes 02 seconds West 446.63 feet; thence run along the fence South 88 degrees 16 minutes 14 seconds West 630.41 feet; thence run along the fence North 89 degrees 07 minutes 06 seconds West 495.13 feet; thence run along the fence South 89 degrees 36 minutes 47 seconds West 342.81' feet; thence North 18 degrees 08 minutes 40 seconds West a distance of 179.85 feet; thence North 61 degrees 32 minutes 38 seconds East a distance of 118.14 feet; thence North 38 degrees 46 minutes 03 seconds West a distance of 60.00 feet to the POINT OF BEGINNING along the North right-of-way line of SILVER CREEK LANE; said point being in a curve to right, concave Northerly with a radius of 270.00 feet, a chord bearing of South 63 degrees 12 minutes 48 seconds West and a chord length of 112.09 feet; thence run 112.91 feet along the arc of said right-of-way; thence North 52 degrees 45 minutes 30 seconds West a distance of 265.81 feet; thence South 89 degrees 55 minutes 47 seconds West a distance of 41.52 feet; thence North 63 degrees 33 minutes 35 seconds East a distance of 112.34 feet; thence North 20 degrees 54 minutes 38 seconds West a distance of 454.86 feet; thence North 86 degrees 37 minutes 35 seconds East a distance of 203.58 feet; thence South 03 degrees 22 minutes 25 seconds East a distance of 180.00 feet; thence South 13 degrees 27 minutes 16 seconds East a distance of 126.86 feet; thence South 26 degrees 14 minutes 47 seconds East a distance of 132.08 feet; thence South 52 degrees 49 minutes 49 seconds East a distance of 247.58 feet; thence North 42 degrees 08 minutes 58 seconds East a distance of 136.69 feet; thence South 47 degrees 51 minutes 02 seconds East a distance of 87.89 feet to the PC of a curve to the right, concave Westerly with a radius of 25.00 feet, a chord bearing of South 01 degrees 39 minutes 17 seconds West and a chord length of 38.02 feet; thence run along the arc of said curve 43.20 feet along said right-of-way; thence South 51 degrees 48 minutes 29 seconds West a distance of 48.25 feet to the POINT OF BEGINNING, containing 2.30 Acres.



PARCEL SEVEN SOUTH RETENTION POND

A 3.00 Acre tract of land being in the North Half of the Northeast Quarter, Section 26, Township 21 South, Range 3 West, more particularly described by bearings as follows:

Commence at the Northwest corner of Section 25, Township 21, Range 3 West, Shelby County, Alabama; thence North 88 degrees, 27 minutes 00 seconds East 535.20 feet; thence South 29 degrees 30 minutes 00 seconds E 191.50 feet; thence South 55 degrees 30 minutes 00 seconds East 255.80 feet; thence South 23 degrees 30 minutes 00 seconds East 102.00 feet to the Spring; thence South 22 degrees 45 minutes 00 seconds West 190.30 feet; thence South 77 degrees 16 minutes 22 seconds West 120 feet; thence South 6 degrees 01 minutes 35 seconds West 19.89 feet; thence South 09 degrees 45 minutes 00 seconds East 247.50 feet; thence South 28 degrees 15 minutes 00 seconds East 231.5 feet thence; South 67 degrees 15 minutes 00 seconds East 117.30 feet; thence South 11 degrees 45 minutes 00 seconds West 129.50 feet; thence 60 degrees 45 minutes 00 seconds West 124.50 feet; thence South 21 degrees 30 minutes 00 seconds West 204.00 feet; thence South 36 degrees 30 minutes 00 seconds East 52.70 feet; thence South 16 degrees 30 minutes 00 seconds West 105.40 feet to the intersection of Spring Creek and the Easterly projection of the Elliott and Robinson fence; thence run along the fence North 87 degrees 36 minutes 02 seconds West 446.63 feet; thence run along the fence South 88 degrees 16 minutes 14 seconds West 630.41 feet; thence run along the fence North 89 degrees 07 minutes 06 seconds West 201.35 feet to the POINT OF BEGINNING; thence continue North 89 degrees 07 minutes 06 seconds West 293.78 feet; thence South 89 degrees 36 minutes 47 seconds West a distance of 342.81 feet; thence North 18 degrees 08 minutes 40 seconds West a distance of 179.85 feet to the PC of a curve to the left, concave Northerly with a radius of 330.00 feet, a chord bearing of North 61 degrees 32 minutes 38 seconds East and a chord length of 118.14 feet; thence run along the arc of said curve 118.78 feet along the South right-of-way line of SILVER CREEK LANE; thence North 51 degrees 13 minutes 57 seconds East a distance of 149.90 feet along said right-of-way; thence South 38 degrees 46 minutes 03 seconds West a distance of 129.80 feet; thence North 86 degrees 32 minutes 26 seconds East a distance of 217.26 fect; thence South 03 degrees 19 minutes 09 seconds East a distance of 168.64 feet; thence North 86 degrees 40 minutes 51 seconds East a distance of 160.00 feet; thence South 03 degrees 19 minutes 09 seconds East a distance of 76.08 feet to the POINT OF BEGINNING, containing 3.00 Acres.



PARCEL EIGHT REMAINDER DEVELOPABLE LANDS (03/27/06)

A 21.60 Acre tract of land being in the North Half of the Northeast Quarter and the North Half of the South Half of the Northeast Quarter lying North of the fence line of Elliott & Robinson, located in Section 26, Township 21 South, Range 3 West. Also all that part of the West Half of the Northwest Quarter of Section 25, Township 21 South, Range 3 West lying West of Spring Creek and North of a fence line of Elliott and Robertson or the extension thereof, more particularly described by bearings as follows:

Commence at the Northwest corner of Section 25, Township 21, Range 3 West, Shelby County, Alabama; thence North 88 degrees, 27 minutes 00 seconds East 535.20 feet; thence South 29 degrees 30 minutes 00 seconds E 191.50 feet; thence South 55 degrees 30 minutes 00 seconds East 255.80 feet; thence South 23 degrees 30 minutes 00 seconds East 102.00 feet to the Spring; thence South 22 degrees 45 minutes 00 seconds West 190.30 feet; thence South 77 degrees 16 minutes 22 seconds West 120 feet; thence South 6 degrees 01 minutes 35 seconds West 19.89 feet; thence South 09 degrees 45 minutes 00 seconds East 247.50 feet; thence South 28 degrees 15 minutes 00 seconds East 180,02 feet to the POINT OF BEGINNING; thence continue South 28 degrees 15 minutes 00 seconds East 51.48 feet; thence South 67 degrees 15 minutes 00 seconds East 117.30 feet; thence South 11 degrees 45 minutes 00 seconds West 129.50 feet; thence 60 degrees 45 minutes 00 seconds West 124.50 feet; thence South 21 degrees 30 minutes 00 seconds West 204.00 feet; thence South 36 degrees 30 minutes 00 seconds East 52.70 feet; thence South 16 degrees 30 minutes 00 seconds West 105.40 feet to the intersection of Spring Creek and the Easterly projection of the Elliott and Robinson fence; thence run along the fence North 87 degrees 36 minutes 02 seconds West 446.63 feet; thence run along the fence South 88 degrees 16 minutes 14 seconds West 630.41 feet; thence run along the fence North 89 degrees 07 minutes 06 seconds West 201.35 feet; thence North 03 degrees 19 minutes 09 seconds West 76.08 feet; thence South 86 degrees 40 minutes 51 seconds West a distance of 160.00 feet; thence North 03 degrees 19 minutes 09 seconds West a distance of 335.00 feet; thence North 86 degrees 40 minutes 51 seconds East a distance of 54.27 feet; thence North 03 degrees 19 minutes 09 seconds West a distance of 194.00 feet; thence North 86 degrees 40 minutes 51 seconds East a distance of 795.74 feet; thence North 03 degrees 19 minutes 09 seconds West a distance of 38.91 feet; thence South 89 degrees 48 minutes 08 seconds East a distance of 191.59 feet; thence South 02 degrees 33 minutes 43 seconds East a distance of 34.92 feet; thence South 85 degrees 32 minutes 51 seconds East 60.00 feet; thence South 05 degrees 01 minutes 12 seconds West 10.50 feet; thence South 88 degrees 37 minutes 19 seconds East 211.95 feet; thence South 85 degrees 36 minutes 05 seconds East 240.58 feet to the POINT OF BEGINNING, containing 21.60 Acres.