20060804000377460 1/2 $86.00
Shelby Cnty Judge of Probate, AL
08/04/2006 08:50:05AM FILED/CERT

AMENDMENT TO
REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on JULY 20, 2006, by and between KEYSTONE CONSTRUCTION, LLC (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. KEYSTONE CONSTRUCTION, LLC (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 MAY 18, 2005 AND AMENDED ON APRIL 17, 2006 (the "Credit Agreement"). This Credit Agreement is in the amount of THREE HUNDRED THOUSAND DOLLARS AND NO/100 AND AMENDED TO THREE HUNDRED TWENTY THOUSAND DOLLARS AND NO/100 Dollars ($ 300,000.00 AND AMENDED TO $320,000.00).

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded JUNE 28, 2005 AND AMENDED MAY 19, 2005 in Inst.# 20050628000317880 AND AMENDED INST # 20060519000240160, in the Probate Office of SHELBY County, Alabama.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to THREE HUNDRED SIXTY EIGHT THOUSAND DOLLARS AND NO/100 Dollars ($ 368,000.00).

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 JULY, 2006.

KEYSTONE CONSTRUCTION, LLC

_____(SEAL)
CRISTEN D. SPEEGLE

_____(SEAL)
DEREK C. HENDERSON

FIRST COMMERCIAL BANK
MORTGAGEE

By: _____
W. FRED LINDSEY
Its: SR. VICE PRESIDENT

69352476-06

20060804000377460 2/2 $86.00
Shelby Cnty Judge of Probate,AL
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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 CRISTEN D SPEEGLE AND DEREK C HENDERSON, whose names as Members of KEYSTONE CONSTRUCTION LLC a Limited Liability Company 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 July, 2006.

(NOTARIAL SEAL)

Laura J. Knight
Notary Public

My Commission expires: 3/6/2007

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 W. Fred Lindsey whose name as Senior 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 July, 2006.

(NOTARIAL SEAL)

Laura J. Knight
Notary Public

My Commission expires: 3/6/2007

This instrument prepared by:

Name:
First Commercial Bank
Address: P. O. Box 11746
Birmingham, AL 35202-1746