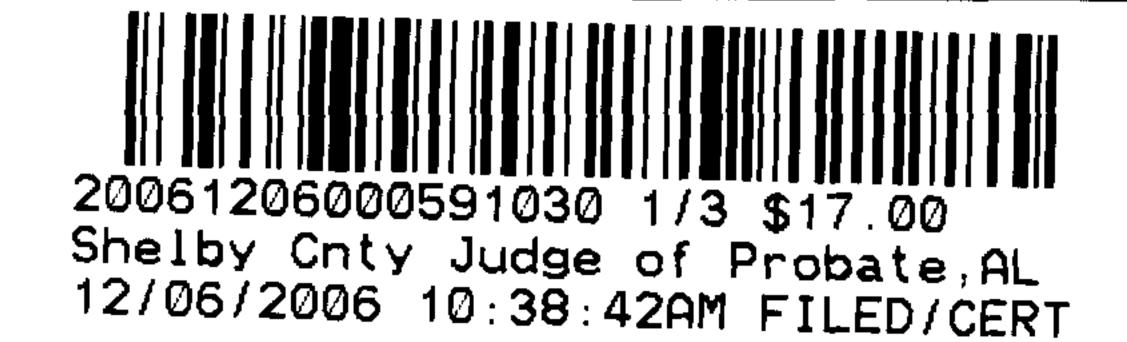
FORM 0,706

STATE OF ALABAMA

COUNTY OF SHELBY



## ASSIGNMENTS OF RENTS AND LEASES

KNOW ALL MEN BY THESE PRESENTS, That the undersigned, Edwin B Lumpkin, Jr.		
(herein called "Assignor") in consideration of the sum of One Dollar (\$1.00) and other valuable		
consideration in hand paid to Assignor by First American Bank (herein called "As-		
signee"), receipt of which is hereby acknowledged, does hereby sell, assign, transfer and set over unto Assignee, its suc-		
cessors and assigns, all the rights, interest and privileges it has or may have and all rents payable under leases pertaining to the		
real estate located inSHELBYCounty, Alabama, which is more particularly described on Exhibit "A"		
attached hereto, including, without limitation to, those which become due under lease(s) referred to on Exhibit "B" attached		
hereto, and under leases whether presently or hereafter made, whether written or verbal, and from any letting of, or agreement		
for the use or occupancy of, any part of the real estate described on Exhibit "A" attached hereto, including, without limitation,		
all the rents, issues and profits now due and which may hereafter become due under or by virtue of any said lease, leases and		
agreements.		
This agreement is made as additional security for the payment of indebtedness due by Assignor to Assignee in the amount of ONE MILLION AND NO/100  Dollars (\$ 1000000.00),		
as evidenced by a promissory note ("Note") dated the 3rd day of November , 2006, and executed		
and delivered by Assignor to Assignee, and as additional security for the full and faithful performance as Assignor of all the		
terms and conditions of said Notes and of a certain mortgage of even date therewith ("Mortgage") executed and delivered by		
Assignor to Assignee on the real estate described on Exhibit "A" attached hereto to secure the payment of the Note and to secure		
the payment of any and all other indebtedness owed by Assignor to Assignee whether evidenced by promissory note or otherwise.		
Assignor agrees to duly operate and maintain the aforesaid real estate and perform all requisites on its part to keep any and		
all leases covering said real estate or the improvements thereon in full force.		

Assignor agrees that this Agreement shall cover all leases now existing and future leases hereafter entered into, whether written or verbal, or any letting of, or any agreement for the use or occupancy of any part of said real estate or the improvements thereon.

Assignor further agrees that it will not make any further assignment of the rent or any part of the rent of said real estate or the improvements thereon under any lease or leases presently existing or hereafter entered into, or other agreements relating to the use of any part of the real estate described on Exhibit "A" attached hereto, nor do any other act whereby the lien of the aforesaid Mortgage may, in the opinion of the Assignee, be impaired in value or quality.

Assignor further agrees that this Assignment is to remain in full force and effect so long as the Note of any other indebtedness owed by Assignor to Assignee remains unpaid and that it may be enforced by Assignee, its successors and assigns, or the holder of the Note.

Assignor further agrees that it will not collect rents under any leases or other agreements relating to use of any part of the real estate or the improvements thereon described on Exhibit "A" attached hereto for a period further in advance than thirty (30) days without the written consent of Assignee; Assignor covenants that no more than one month's rent plus security deposit has been or will be collected from any tenant occupying any part of the real estate described on Exhibit "A" and that no concessions or other agreements have been or will be made with said tenant(s), other than those contained in leases dated prior to the date of this Assignment.

It is expressly understood and agreed by Assignor and Assignee hereof that said Assignor reserves, and is entitled to collect, said rents, income and profits upon, but not prior to, their accrual under the aforesaid leases, and to retain, use and enjoy the same unless and until Assignor defaults in the performance of the terms and conditions of the Note or the Mortgage or this Assignment or any other indebtedness owed by Assignor to Assignee.

Assignor does hereby authorize and empower Assignee, it successors and assigns, or the holder of the Note, upon default to take immediate possession of the real estate without notice and to collect upon demand, after any default hereunder or under the Mortgage or Note or under the documents evidencing or securing any other indebtedness due Assignee from Assignor, all of the rents, issues and profits now due or which may hereafter become due under or by virtue of any lease or leases, whether written or verbal, or any letting of, or agreement for the use or occupancy of any part of said real estate or the improvements thereon, and to take such action, legal or equitable, as may be deemed necessary to enforce payment of such rents, issues and profits. Any lessee or tenant making such payment to Assignee shall be under no obligation to inquire into or determine the actual existence of any default claimed by Assignee.

Any amounts received or collected by Assignee, its successors or assigns, by virtue of this Assignment shall be applied for the following purposes, but not necessarily in the order named, priority and application of such funds being within the sole discretion of the holder of the Note:

- (1) to the payment of all necessary expenses for the operation, protection and preservation of said real estate and the improvements thereon, including the usual and customary fees for management services and attorneys' fees incurred by Assignee in obtaining advice in connection with the default which gave rise to the implementation of this Agreement;
- (2) to the payment of taxes and assessments levied and assessed against the real estate described herein as said taxes and assessments become due and payable;

- → (3) to the payment of premiums due and payable on any insurance policy relating to said real estate and the improvements thereon;
- (4) to the payment of installments of principal and interest on the Note as and when they become due and payable pursuant to the terms of said Note or to the payment of any other indebtedness due Assignee from Assignor; and
  - (5) the balance remaining after payment of the above shall be paid to the then owner of record of said real estate.

Assignee might incur under leases made by Assignee for, and to save it harmless from, any and all liability, loss or damage which Assignee might incur under leases made by Assignor or by virtue of this Assignment, and from any and all claims and demands whatsoever which may be asserted against Assignee thereunder or hereunder, and, without limiting the generality of the foregoing, covenant that this Assignment shall not operate to place responsibility for the control, care, management or repair of said real estate upon Assignee, nor the carrying out of any of the terms and conditions of said leases; nor shall it operate to make Assignee responsible or liable for any waste committed on the real estate and the improvements thereon by the tenants or any other party, or for any negligence in the management, upkeep, repair or control of said real estate resulting in loss or injury or death to any tenant, licensee, invitee, employee, stranger or other person.

Assignor covenants that it is the sole owner of the rents, rights and interest assigned hereby, that as of the date hereof there are no outstanding assignments of any leases affecting the real estate or improvements thereon described on Exhibit "A", and that Assignor has the authority and is fully authorized to execute this Assignment.

Assignor covenants and agrees that it will not amend, modify or terminate the lease or leases which has(have) been or will be executed affecting the real estate or improvements thereon described on Exhibit "A" or any other lease or leases, which is(are) hereby assigned without the prior written consent of Assignee.

Assignor covenants and agrees that as long as the indebtedness(es) secured hereby or any part thereof remains unpaid, that it will not enter into any lease, whether written or verbal, for the use or occupancy of, any part of the real estate described on Exhibit "A" attached hereto without first obtaining written consent and approval to said lease(s) by Assignee which consent and approval shall be within Assignee's sole discretion. Assignor agrees not to lease any space or renew any existing lease to any individual, person, corporation, partnership, sole proprietorship, governmental agency or charitable organization for a lease term of less than one year, and no concessions of or rent deductions are to be made which cause, directly or indirectly, the value of the secured property to be reduced in any way.

of the secured property to be reduced in any way.	
and its respective successors and assigns.	ed this Agreement on this
STATE OF ALABAMA  COUNTY OF Jefferson  I, the undersigned, a Notary Public in and for said County	20061206000591030 2/3 \$17.00 Shelby Cnty Judge of Probate, AL 12/06/2006 10:38:42AM FILED/CERT
	nd who is (are) known to me, acknowledged before me on this day  executed the same voluntarily on the day the same bears date.
STATE OF ALABAMA  COUNTY OF	
whose name as of of a corporation, is signed to the foregoing lease and who is	bunty, in said State, hereby certify that, known to me, acknowledged before me on this day that, being er and with full authority, executed the same voluntarily for and as,
	NOTARY PUBLIC
	MY Commission Expires:

Ref: BP/573840206A

## LEGAL DESCRIPTION:

PART OF LOT 7, OAK MOUNTAIN COMMERCE PLACE AS RECORDED IN MAP BOOK 18, PAGE 58, IN THE OFFICE OF THE JUDGE OF PROBATE IN SHELBY COUNTY, ALABAMA. BEING LOCATED IN THE SW 1/4 OF THE SW 1/4 OF SECTION 31, TOWNSHIP 19 SOUTH, RANGE 2 WEST, MORE PARTICULARLY DESCRIVED AS FOLLOWS:

BEGIN AT THE NW CORNER OF SAID 1/4-1/4 SECTION, ALSO BEING THE NW CORNER OF SAID LOT 7; THENCE IN A SOUTHERLY DIRECTION ALONG THE WESTERLY LINE OF SAID 1/4-1/4 SECTION AND OF SAID LOT 7, A DISTANCE OF 247.23 FEET; THENCE 80 DEGREES 46 MINUTES 11 SECONDS LEFT, IN A SOUTHEASTERLY DIRECTION A DISTANCE OF 186.67 FEET TO A POINT ON THE WESTERLY RIGHT OF WAY LINE OF COMMERCE PARKWAY, SAID POINT BEING ON A CURVE TO THE RIGHT HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 168 DEGREES 57 MINUTES 47 SECONDS; THENCE 90 DEGREES LEFT, TO TANGENT OF SAID CURVE, IN A NORTHEASTERLY DIRECTION ALONG SAID CURVE, AN ARC DISTANCE OF 147.45 FEET; THENCE 80 DEGREES 30 MINUTES 53 SECONDS LEFT FROM TANGENT OF SAID CURVE, A DISTANCE OF 192.60 FEET TO THE EASTERLY LINE OF SAID LOT 7; THENCE 90 DEGREES LEFT, IN A NORTHEASTERLY DIRECTION ALONG THE EASTERLY LINE OF SAID LOT 7, A DISTANCE OF 296.27 FEET TO THE NORTH LINE OF SAID 1/4-1/4 SECTION AND THE NORTH LINE OF SAID LOT 7; THENCE 95 DEGREES 55 MINUTES 44 SECONDS LEFT, IN A WESTERLY DIRECTION ALONG THE NORTH LINE OF SAID 1/4-1/4 SECTION AND OF SAID LOT 7, A DISTANCE OF 514.26 FEET TO THE POINT OF BEGINNING.

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