

Payment Agreement

December 6, 2006

- Juan Garcia of Saga Construction, Inc., does hereby agree to fully release and waive the mechanics lien filed on lot #87 at Brook Highland Subdivision in Shelby County by 10:00 am, December 7, 2006. In exchange for the release of lien, Overton Construction, Inc., agrees to pay the sum of \$10,400 as follows:
 - 1. Pay off a debt owed by Juan Garcia of \$4,000 to "Just-R-Us", a truck rental company, by using an American Express Credit Card by opening 8:00 am on December 7, 2006 or shortly thereafter.
 - 2. The remaining balance of \$6,400 will be paid by Overton Construction making (4) monthly payments of \$1,600 beginning in January of 2007 and ending April 2007.

The terms of this agreement are to be kept confidential between both parties.

20060901000433350

Juan Garcia - Saga Construction, Inc

JUAN M. GARCIA

Craig Stephens - Overton Construction, Inc.

Juan M. Sancia appeared before me This 1th day of December, 2006

Notary Public State At Large

Commission Expires June 28, 2009