

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on November 15, 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. <u>Keystone Construction, LLC</u> (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 <u>October 26, 2005 and amended June 9, 2006</u> (the "Credit Agreement"). This Credit Agreement is in the amount of <u>Three hundred twenty two thousand and no/100--Dollars (\$322,000.00) and amended to Three hundred thirty nine thousand two hundred and no/100-- Dollars (\$339,200.00).</u>
- B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded <u>June 15, 2006 and amendment recorded July 24, 2006</u> in Inst.# <u>20060615000285470 and amendment recorded in Inst # 20060724000356040</u>, in the Probate Office of <u>Shelby County</u>, Alabama.
- C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to <u>Three hundred seventy six thousand eight hundred and no/100--</u> Dollars (\$ 376,800.00).
- 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 15th day of November, 2006.

Keystone Construction, LLC

(SEAL)

Cristen D. Speegle, Member

(SEAL)

Derek C. Henderson, Member

FIRST COMMERCIAL BANK

MORTGAGEE

By:

ed Lindsey

Its: Sr. Vice President

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 <u>Cristen D. Speegle and Derek C. Henderson</u>, whose names as <u>Members</u> of <u>Keystone Construction</u>, <u>LLC</u> a <u>Limited Liability Company</u> 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 15th day of November, 2006.

(NOTARIAL SEAL)		
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Notary Public

My Commission expires: _

MODARY PUBLIC MATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Mar 6, 2007 DOMEST THRU EXPLANT DURLET UNITED TO SERVICE OF THREE PROPERTY DURLET UNITED TO SERVICE OF THREE PROPERTY DURLET UNITED TO SERVICE OF THREE PROPERTY DURING THREE PROPER

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 <u>W. Fred Lindsey</u> whose name as <u>Sr. Vice President</u> 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 15th day of November, 2006.

(NOTARIAL SEAL)

MY COMMISSION EXPERS: Mar 6, 2907

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Shelby Cnty Judge of Probate, AL

12/11/2006 02:44:15PM FILED/CERT

My Commission expires:

This instrument prepared by:

Name: Helen Ancic

First Commercial Bank

Address: P

P. O. Box 11746

Birmingham, AL 35202-1746