REGIONS

20071031000504220 1/1 $573.50
Shelby Cnty Judge of Probate,AL
10/31/2007 02:05:35PM FILED/CERT

LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA)
SHELBY COUNTY)

This agreement is by and between Regions Bank ("Bank") and Cena Homes, Inc.("Borrower").
WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissory Note and Mortgage, dated March 27, 2007, said mortgage recorded in Instrument #20070330000144280, in the Probate Office of Shelby County, Alabama.
WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth here.
NOW THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

> The loan amount $1,050,000.00 shall be increased to $1,425,000.00representing an increase in the loan of $375,000.00. This additional $375,000.00shall be disbursed by the "Bank" as additional funds are required by the "Borrower". If all funds are not required, the balance shall be applied to the note referenced herein. All other terms, conditions and collateral of the note herein referenced shall be made a part of this modification agreement and control the repayment terms thereof.

Except as modified herein, all of the terms and conditions of the Loan, the Note and Mortgage and any and all other instruments executed in connection with said Loan shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 23rd day of October, 2007.

REGIONS BANK

BY: _____
Susanne Warren, Assistant Vice-President

Cena Homes, Inc.

BY: _____
Sam Dariani, President

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Susanne Warren, whose name as Assistant Vice-President of Regions Bank, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 23rd day of October, 2007.

JAMIE L. BRUNER
NOTARY PUBLIC
STATE AT LARGE - ALABAMA
Commission Expires 4-1-2009

_____
Notary Public

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Sam Dariani, whose name as President of Cena Homes, Inc. a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he as such office and with full authority executed the same voluntary for and as the act of said corporation.

Given under my hand and official seal this the 23rd day of October, 2007.

JAMIE L. BRUNER
NOTARY PUBLIC
STATE AT LARGE - ALABAMA
Commission Expires 4-1-2009

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Notary Public