

Mortgage filing privilege taxes have been previously paid on indebtedness in the amount of \$975,000.00 in connection with that certain Mortgage dated November 2, 2007 recorded with the Judge of Probate of Shelby County, Alabama in Instrument #20071105000509740. Mortgage filing privilege taxes are now due on an additional \$1,192,500.00 of indebtedness to be secured by the above-referenced instruments, as amended by this amendment

STATE OF ALABAMA)
SHELBY COUNTY)

AMENDMENT TO FUTURE ADVANCE MORTGAGE

THIS AMENDMENT TO FUTURE ADVANCE MORTGAGE entered into this <u>6th</u> day of <u>December 2007</u>, on behalf of <u>J&N Alabaster</u>, <u>LLC</u> (hereinafter called "Mortgagor") in favor of First American Bank formerly known as National Bank of Commerce of Birmingham, a state banking association (the "Lender").

Recitals

A. By Real Estate Mortgage recorded in the Office of the Judge of Probate of Shelby County, Alabama, at <u>Instrument No. 20071105000509740</u> the Mortgagor granted a mortgage to the Lender on real property described as:

Lot 2, according to the Final Plat of Balmoral Phase I, Resurvey No. 1, as recorded in Map Book 36, Page 129, in the Probate Office of Shelby County, Alabama.

to secure indebtedness in the original principal amount of \$ 975,000.00 (the "Mortgage").

B. The Mortgagor has requested the Lender extend additional credit and the Lender has agreed to extend additional credit, on the condition, among other things, the Mortgagor execute and deliver this Amendment to Mortgage.

NOW, THEREFORE, in consideration of the premises, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

AGREEMENT

1. Paragraph A. of the Mortgage is hereby modified to read:

A. The Secured Line of Credit. <u>J&N Alabaster, LLC</u> (hereinafter called the "Borrower", whether one or more) is now or may become in the future justly indebted to the Lender in the maximum principal amount of <u>Two Million One Hundred Sixty Seven Thousand Five Hundred Dollars and No/100 Dollars (\$2,167,500.00)</u> (the "Credit Limit") under a certain line of credit established by the Lender for the Borrower pursuant to an agreement entitled "Master Note-Commercial Loans," executed by the Borrower in favor of the Lender, dated December 6, 2007 (the "Credit Agreement"). The Credit Agreement provides for a credit plan

under which the Borrower may borrow and repay amounts from the Lender up to a maximum principal amount at O/E Mortgage any one time outstanding not exceeding the Credit Limit.

- 2. The Mortgage is hereby modified to read:
- Mortgage Tax. This Mortgage secures closed end or non-revolving indebtedness with commercial real property or interests therein. Therefore, under Section 40-22-2(1)b, Code of Alabama 1975, as amended, the mortgage filing privilege tax shall not exceed \$.15 for each \$100, or fraction thereof, of the Credit Limit of \$2,167,500.00, which is the maximum principal indebtedness, or fraction thereof, to be secured by this Mortgage at any one time. Although the interest rate payable on the line of credit may increase if the Index in effect on the first day of the billing cycle increases, the increased finance charges that may result are payable monthly under the Credit Agreement and there is no provision for negative amortization, capitalization of unpaid finance charges or other increases in the principal amount secured hereby over and above the Credit Limit. Therefore, the principal amount secured will never exceed the Credit Limit unless an appropriate amendment hereto is duly recorded and any additional mortgage tax due on the increased principal amount paid at the time of such recording.
 - The maturity date of this mortgage is modified to now be December 2, 2012.
 - 3. Except as modified herein, the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, each of the undersigned has caused this instrument to be executed on the day and year first above written.

J&N Alabaster, LC

BY: John Michael Bodnar, Vice President of Bodnar Investment Group, Inc., Member of J&N Alabaster, LLC

First American Bank of Birmingham

BY:

C. Houston Gillesoy

TS: Senior Vice President

THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS OF \$ 1,192,500.00 .

200801080000009360 2/3 \$1805.75 Shelby Cnty Judge of Probate, AL

01/08/2008 10:29:10AM FILED/CERT

ACKNOWLEDGEMENT FOR LIMITED LIABILITY COMPANY

STATE OF ALABAMA) JEFFERSON COUNTY)
Shelby
I, the undersigned authority, in and for said county in said state, hereby certify that John
Michael Bodnar, Vice President of Bodnar Investment Group, Inc. whose name as Member of J&N Alabaster, LLC and who is known to me acknowledged before me on this
day that, being informed of the contents of said instrument, as such Vice President, and with
full authority, executed the same voluntarily for and as the act of said banking association.
Given under my hand official seal of office this 6 th day of December, 2007.
Notary Public
AFFIX SEAL
My commission Expires: July 21,2008
STATE OF ALABAMA)
TEFFERSON COUNTY)
I, the undersigned authority, a Notary Public in and for said county in said state, hereby

certify that C. Houston Gillespy whose name as Senior Vice President of First American Bank formerly known as National Bank of Commerce of Birmingham, a state banking association, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he as such officer, and with full authority, executed the same voluntarily for and as the act of said banking association.

Given under my hand and official seal this 6th day of December, 2QQ7/.

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Feb 27, 2011 My Commission Expires: BONDED THRUNGTARY PUBLIC UNDERWRITERE

THIS INSTRUMENT PREPARED BY:

First American Bank P.O. Box 10686 Birmingham, Alabama 35202-0686 Shelby Cnty Judge of Probate, AL 01/08/2008 10:29:10AM FILED/CERT