

LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA)
Shelby COUNTY)

This agreement is by and between Regions Bank ("Bank") and Patriot Homes, LLC ("Borrower").

WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissory Note and Mortgage, dated 2/06/06, said mortgage recorded in Instrument #20060215000074940, in the Probate Office of Shelby County, Alabama. The original loan amount of the Loan was \$512,800.00. The remaining commitment under the Loan is \$256,800.00, representing the amount committed for Lot 421 Lake Forest.

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 \$256,800.00 shall be increased to \$272,850.00 representing an increase in the loan of \$16,050.00. This additional \$16,050.00 shall 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 21st day of December, 2007.

REGIONS BANK

BY:

Randy Miller

Randy Miller, Vice President

Patriot Homes, LLC

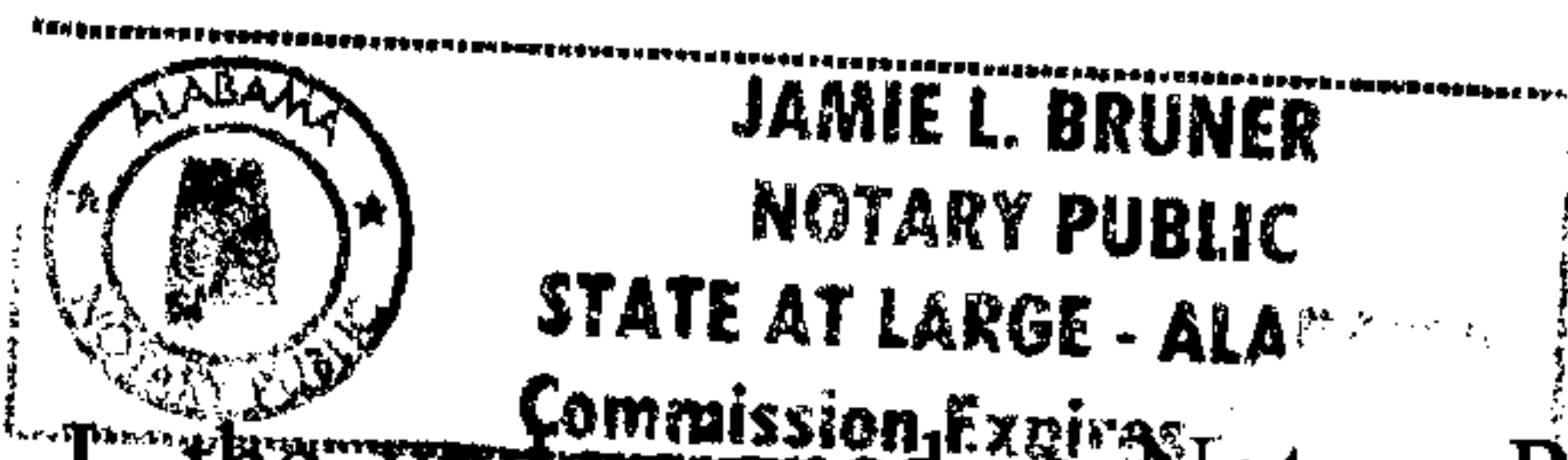
BY:

Edgar P. Fogelman

Edgar P. Fogelman, Managing Member

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Randy Miller, whose name as 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.

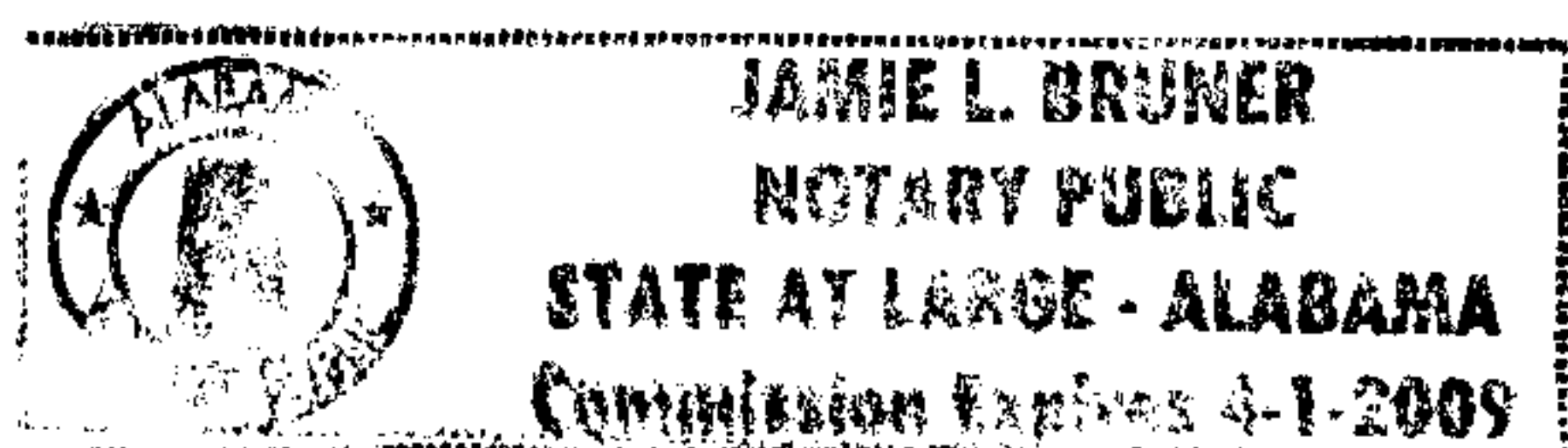
Given under my hand and official seal this the 21st day of December, 2007.



Jamie L. Bruner
Notary Public

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Edgar P. Fogelman, whose name as Managing Member of Patriot Homes, LLC 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 21st day of December, 2007.



Jamie L. Bruner
Notary Public