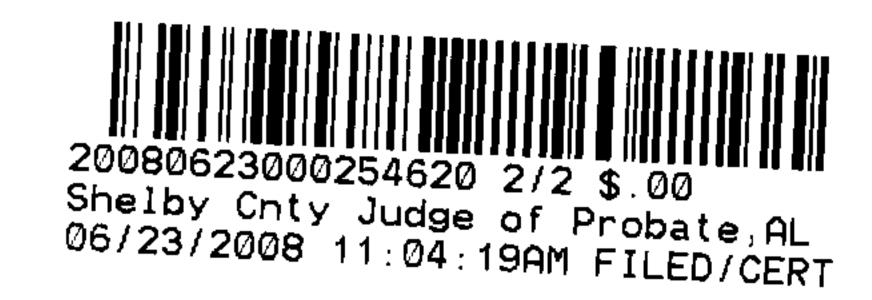


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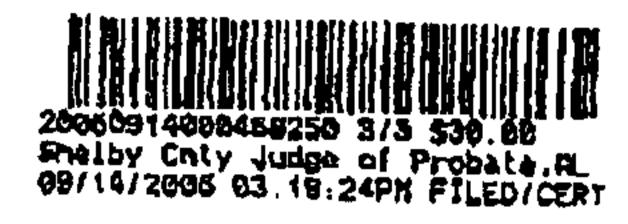


EXHIBIT A

Legal Description of Premises:
[First Lien 5198 Valleydale Road, AL]

A parcel of land situated in Section 1, Township 19 South, Range 2 West, Shelby County, Alabama, and more particularly described as follows:

From the Northeast corner of Lot 12, Block 5, Applecross — A Subdivision of Inverness, being recorded in Map Book 6, page 42B, in the Office of the Judge of Probate, Shelby County, Alabama; run in a Southeasterly direction by deflecting 114°58'49" right from the East line of Lot 13 in said subdivision for a distance of 814.88 feet to the point of beginning of the parcel herein described; said point being on the Northwest right of way line of Valleydale Road; thence turn an angle of 85° 07'11" right and run in a Southwesterly direction of 194.98 feet along said right of way line of Valleydale Road; thence turn an angle of 1°33'30" right and continue along said right of way in a Southwesterly direction for 79.27 feet; thence turn an angle of 88°03'30" right and turn Northwesterly 193.58 feet; thence turn an angle of 81°34' right and run Northerly 142.55 feet; thence turn 67°04' right and run in a Northeasterly direction 255.88 feet to the point of beginning; being situated in Shelby County, Alabama.