

THIRD PARTY LENDER AGREEMENT

THIS THIRD PARTY LENDER AGREEMENT (Agreement) is dated this 16th day of January, 2008, by and between COVENANT BANK, (Third Party Lender) whose address is 7924 Parkway Drive, Leeds, Alabama 35094, and BIRMINGHAM CITY WIDE LOCAL DEVELOPMENT COMPANY, (CDC) whose address is 1500 1st Avenue North, Suite 108B, Birmingham, Alabama 35203.

RECITALS

1. As described in the "Authorization for Debenture Guarantee (SBA 504 Loan)," as amended (Authorization), and as detailed below, the Third Party Lender will provide term financing (Third Party Loan), and the CDC will provide a loan (the 504 Loan) funded by a debenture issued by the CDC and guaranteed by the U.S. Small Business Administration (SBA), to Borrower and Operating Company, if any, identified below (collectively, Borrower) for purposes of financing the Project described in the Authorization, which involves the acquisition and/or improvement of the real and/or personal property described below, and in Exhibit A attached hereto and incorporated herein by reference (Project Property):

SBA Loan #:	310 760 60-05
SBA Loan Name:	Dynamic Civil Solutions, Inc.
Borrower:	DYNAMIC CIVIL SOLUTIONS, INC.
Operating Company (if any)	(Not Applicable)
Third Party Loan Amount:	\$300,000.00
Term of Third Party Loan:	ten (10) years
If Real Property -- Project Property Address:	
Street address:	105 Plaza Circle
City, State, Zip code:	Alabaster, Alabama 35007

(See legal description attached hereto as Exhibit "A")

If Personal Property: Describe property, including name of manufacturer, name of equipment, and applicable serial number(s) or other identifying numbers for property valued at \$5000 or more. If needed, attach a more complete description as Exhibit A.

2. The parties have required the Borrower to grant liens or security interests in the Project Property to secure the separate loans advanced by the parties (Common Collateral), and the lien or security interest held by CDC

(CDC Lien) will be junior and subordinate to the lien or security interest held by the Third Party Lender (Third Party Lender Lien), unless CDC and SBA agree otherwise in writing.

TERMS AND CONDITIONS

In consideration of the above factual recitals, the mutual agreements set forth below, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Amount of Third Party Loan. The Third Party Lender represents that the Third Party Loan is fully advanced and does not and will not exceed the amount allowed in the Authorization.
2. Subordination of 504 Loan. CDC agrees to make the 504 Loan to the Borrower, subject to SBA's approval, and accept a junior and subordinate position in the Common Collateral upon the condition that Third Party Lender executes this Agreement and makes the Third Party Loan.
3. Accurate Information. The Third Party Lender warrants and represents that all information provided to CDC, including, without limitation, all information regarding the Borrower's financial condition, is accurate to the best of its knowledge and that Third Party Lender has not withheld any material information. Third Party Lender acknowledges that for purpose of this transaction, CDC is acting on behalf of the SBA, an agency in the United States Government, except that SBA accepts no liability or responsibility for any wrongful act or omission by CDC. Third Party Lender further acknowledges that any false statements to CDC can be considered a false statement to the SBA, and that CDC and the SBA are relying upon the information submitted by the Third Party Lender.
4. Waiver of Provision Not to Encumber Common Collateral. If any of the Third Party Lender's documents evidencing the Third Party Loan and/or Third Party Lender Lien contain provisions that prohibit further encumbrances on the Common Collateral or subordinate debt by the Borrower or which restrict Borrower's ability to assign its lease on, or rents, income or profits from, the Common Collateral, then Third Party Lender waives its right to enforce such provisions as they may apply to the 504 Loan and the CDC Lien.
5. Compliance with 504 Loan Program Requirements. Third Party Lender agrees that all documents evidencing the Third Party Loan and the Third Party Lender Lien will comply with the 504 Loan Program requirements as established by the SBA and including those identified in the following subparagraphs, and in the event that it is determined that one or more of the provisions in such documents do not comply with any of these 504 Loan Program requirements, Third Party Lender agrees to waive the right to enforce all such provisions.
 - a. No Open-Ended Features and No Future Advances. The Third Party Loan must not be open-ended. After completion of the project, the Third Party Lender may not make future advances under the Third Party Loan except expenditures to collect the amounts due the Third Party Loan notes, maintain collateral and protect the Third Party Lender's lien position on the Third Party Loan.
 - b. No Early Call or Demand Provisions. Third Party Lender agrees that Third Party Loan documents must not contain any early call feature or permit the Lender to make demand prior to maturity unless the loan is in default.

c. No Cross-Collateralization. Third Party Lender agrees that the Common Collateral is not now, and will not be in the future, security for any other financing provided by Third Party Lender to Borrower other than the Third Party Loan in a superior position to that of the CDC lien unless authorized in writing by CDC and SBA.

d. No Cross-Default. During the term of the Third Party Loan, Third Party Lender will not exercise any cross-default, "deem at-risk," or any other provisions in documents evidencing the Third Party Loan or Third Party Lender Lien which allow Third Party Lender to make demand prior to maturity unless the loan is in default.

e. Maturity and Balloon Payments. The Third Party Loan has a term of at least 7 years when the 504 loan is for a term of 10 years and 10 years when the 504 loan is for 20 years. If there is more than one Third Party Loan, an overall loan maturity must be calculated, taking into account the maturities and amounts of each loan. If there is a balloon payment, it must be clearly identified in the Authorization.

f. Reasonable Interest Rate. The Third Party Loan has a reasonable interest rate which does not and will not exceed the maximum interest rate for Third Party Loans from commercial financial institutions as published periodically by SBA in the Federal Register and in effect as of the date of this Agreement.

6. No Preference. No Third Party Lender shall establish a preference beyond its rights as a senior lender on the Third Party Loan without the prior written consent of CDC/SBA. See 13 C.F.R. §120.10 for a definition of preference.

7. Notice of Default under the Third Party Loan. In the event of a default under the Third Party Loan or Third Party Lien, Third Party Lender must give CDC and SBA written notice, referencing the loan number for the 504 loan, of such default within thirty (30) days of the event of default and at least sixty (60) days prior to Third Party Lender's foreclosure upon the Common Collateral.

8. Certification as to Default Interest Rate as Against Borrower. Third Party Lender may not escalate the rate of interest upon default to a rate greater than the maximum rate published by SBA in the Federal Register from commercial financial institutions in effect as of the date of this Agreement. SBA will only pay the interest rate on the note in effect before the date of Borrower's default.

9. Subordination to 504 Loan and CDC Lien, of Amounts Attributable to Default Provisions.

a. The term "Default Charges" used in this paragraph includes, but is not limited to, prepayment penalties, late fees, other default charges, and escalated interest after default due under the Third Party Loan.

b. To the extent the Third Party Lender Lien secures any amounts attributable to Default Charges, which may exist in the Third Party Loan and Third Party Lender Lien, Third Party Lender Lien is and will be subordinate to the 504 Loan and the CDC Lien. This subordination applies only to CDC and SBA and their successors and assigns, and in no event shall be applicable to Borrower or any guarantor of the Third Party Loan.

c. In the event of default under the Third Party Loan, CDC or SBA may bring the Third Party Loan current or may acquire the Third Party Loan secured by the Third Party Lender Lien. Third Party Lender agrees that in either of these circumstances, the amount to bring the Third Party Loan current or the purchase price of that loan will be net of all amounts attributable to the

Default Charges so subordinated to the 504 Loan and the CDC Lien. Third Party Lender further agrees that if it receives from CDC/SBA any amounts attributable to such Default Charges, Third Party Lender holds such funds in trust for SBA and will remit such funds to SBA as soon as possible. Should CDC or SBA not purchase the Third Party Loan but rather bring the Third Party loan current, Default Charges on the Third Party Loan may remain due and owing from the Borrower.

Paragraph 10 is optional and is applicable only if marked

XXX 10. Liquidation. In the event that either the Third Party Loan or the 504 Loan is declared in default, Third Party Lender and CDC and SBA agree to cooperate in liquidating and/or selling the Collateral. Third Party Lender agrees to (a) accept a U.S. Treasury check(s) in connection with any purchase of Third Party Lender's note or any foreclosure or liquidation bid by CDC or SBA; (b) to provide CDC and SBA with the loan payment status, loan payment history, and an itemized payoff statement of the Third Party Loan; (c) to provide CDC and SBA with copies of any appraisals, environmental investigations, or title examinations or searches of the Collateral conducted by or for Third Party Lender; and (d) to provide any other information about Borrower or the Third Party Loan requested by CDC and SBA in writing.

11. Waiver of Right to Indemnification by SBA or CDC. If Third Party Lender's documents contain provisions granting Third Party Lender the right to indemnification by subsequent owners of the Project Property, then Third Party Lender waives its right to enforce such provisions against SBA or CDC in the event SBA or CDC acquires title to the Project Property through foreclosure of the CDC Lien, acceptance of a deed in lieu of foreclosure, or otherwise.

Paragraph 12 is optional and should be marked if CDC uses Third Party Lender to perform Customer Identification.

XXX 12. Bank Regulatory Issues. If Third Party Lender is regulated by one of the Federal functional regulators (Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, or National Credit Union Administration), Third Party Lender represents that it is subject to the Joint Final Rule on Customer Identification Programs (CIP) in 31 C.F.R. 103.121 and that it or its agent will perform with respect to the Borrower the specified requirements of its CIP.

13. No Implied Third Party Beneficiaries. To the extent there is a conflict between this Agreement and any provision in any agreement either Party may have with a third party, including but not limited to, Borrower, the terms and conditions in this Agreement shall supercede any such provision. The parties agree that SBA may enforce this agreement as a third party beneficiary, and further agree that this Agreement shall not grant any right, benefit, priority, or interest to any other third party, including but not limited to, Borrower and Guarantor(s).

14 Successors and Assigns. This Agreement will inure to the benefit of and bind the respective parties to this Agreement, and their successors and assigns, including any party acquiring the Third Party Loan and Third Party Lender Lien by sale, assignment, or other transfer from Third Party Lender. Third Party Lender agrees that CDC may assign this Agreement to the SBA, and waives all rights to contest such assignment.

15. Federal Law. When SBA is the holder of the loan instruments evidencing the 504 Loan and any security for that loan (including but not limited to the CDC Lien on the Common Collateral), this Agreement and all such instruments will be construed in accordance with Federal law. CDC or SBA may use local or state procedures for purposes such as filing papers, recording documents, giving notice, foreclosing liens, and other purposes, but by using these procedures, SBA does not waive any federal immunity from

local or state control, penalty, tax, or liability. The Third Party Lender may not claim or assert against SBA any local or state law to deny any obligation of Borrower, or defeat any claim of SBA with respect to the 504 Loan.

16. Termination: This document will be released and terminated upon the payment in full of either the Third Party Loan or the 504 loan and all costs related thereto.

17. Counterparts. This Agreement may be executed in any number of counterparts, each of which will be deemed an original, and all of which together constitute one and the same instrument.

18. Validity of Provisions. In the event that any provision of this Agreement is deemed invalid by a court of competent jurisdiction, all other provisions of this Agreement shall remain valid and enforceable.

19. Revision of this Agreement. Both Third Party Lender and CDC agree that this Agreement is a standard SBA Form, and, as such, neither party has authority to modify or delete any provision in this Agreement, or add any additional provisions, without prior written authorization from the SBA.

20. Authority to Execute Agreement. The persons signing below certify that they have been duly authorized to execute this Agreement on behalf of their respective party.

LENDER:

COVENANT BANK

By: [Signature]
Print Name: Shannon W Brasher
Title: VP in SVC

CERTIFIED DEVELOPMENT COMPANY (CDC):
BIRMINGHAM CITY WIDE LOCAL DEVELOPMENT COMPANY

By: [Signature]
Wil Puckett (Its President)

ASSIGNMENT TO SBA

CDC assigns this Third Party Lender Agreement to SBA.

By: [Signature] Date: 1/16/2008
Typed Name: Wil Puckett, Its President, authorized officer of CDC.
Attest: [Signature]
John Schoppert, Secretary

[NOTE: ACKNOWLEDGMENTS CONTAINED ON FOLLOWING PAGE.]

STATE OF ALABAMA
JEFFERSON COUNTY

ACKNOWLEDGMENT OF THIRD PARTY LENDER

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Shannon Brasher whose name as VP-Loan Services of COVENANT BANK, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he/she, as such officer, and with full authority, executed the same voluntarily, as an act of said corporation, acting in its capacity as aforesaid.

Given under my hand and official seal, this the 19th day of ^{Nov.} ~~January~~, 2008.

[Signature]
NOTARY PUBLIC
My Commission Expires: 9-12-2012

STATE OF ALABAMA
JEFFERSON COUNTY

ACKNOWLEDGMENT OF CDC

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Wil Puckett whose name as President of BIRMINGHAM CITY WIDE LOCAL DEVELOPMENT COMPANY, a corporation, is signed to the foregoing instrument 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, as an act of said corporation, acting in its capacity as aforesaid.

Given under my hand and official seal, this the 16 day of January, 2008.

[Signature]
NOTARY PUBLIC
My Commission Expires: 12/14/2008

THIS INSTRUMENT PREPARED BY:

William C. Brown
ENGEL, HAIRSTON & JOHANSON, P.C.
109 N. 20th Street, 4th Floor
Birmingham, AL 35203
(205) 328-4600



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EXHIBIT "A"

A parcel of land located in the South ½ of the SW ¼ of Section 11, Township 21 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the SW corner of Section 11, Township 21 South, Range 3 West, Shelby County, Alabama and run thence North 00 degree 12 minutes 10 seconds West along the West line of said Section a distance of 1,785.96 feet to a point; thence run South 65 degrees 33 minutes 37 seconds East a distance of 1,595.85 feet to a steel rebar corner and the point of beginning of the property being described; thence continue South 65 degrees 33 minutes 37 seconds East a distance of 155.00 feet to a steel rebar corner; thence run North 24 degrees 26 minutes 23 seconds East along the rear lot line of the Domino's Pizza Company Lot a distance of 125.00 feet to a steel rebar corner; thence run North 65 degrees 33 minutes 37 seconds West a distance of 15.00 feet to a steel rebar corner; thence run North 24 degrees 26 minutes 23 seconds East a distance of 160.00 feet to a steel rebar corner on the South line of Plaza Circle, a proposed public street; thence run North 66 degrees 12 minutes 41 seconds West along the said South line of said Plaza Circle a distance of 140.01 feet to a steel rebar corner; thence run South 24 degrees 26 minutes 23 seconds West a distance of 283.41 feet to the point of beginning; being situated in Shelby County, Alabama.

In addition to the foregoing real estate, All Debtor's right, title and interest in and to the fixtures, equipment and machinery located upon or used in connection with the business operations located upon the above described real estate, along with all parts, tools, substitutions, replacements, accessions, proceeds and products belonging thereto or for use in connection therewith, wherever the same may be located.

SUBJECT TO: i) taxes for the year 2008 a lien but not yet payable; ii) Easement to Cheny Lime Company, as recorded in Deed Book 216, page 394, in the Probate Office of Shelby County, Alabama; iii) Right of Way to Shelby County, recorded in Deed Book 216, page 584 and Deed Book 124, page 258, in the Probate Office of Shelby County, Alabama; iv) Permit to Alabama Power Company recorded in Deed Book 333, page 385; Deed Book 88, page 357; Deed Book 333, page 392; Deed Book 333, page 394; Deed Book 124, page 552; Deed Book 101, page 86; Deed Book 109, page 583; Deed Book 124, page 550 and Deed Book 333, page 381 in the Probate Office of Shelby County, Alabama; v) Right of Way to Southern Natural Gas Company, recorded in Deed Book 88, page 557 in the Probate Office of Shelby County, Alabama; vi) Easement to Southern Natural Gas Company recorded in Deed Book 195, page 398; Deed Book 145, page 344; Deed Book 90, page 68; Deed Book 283, page 185 and Deed Book 90, page 62, in the Probate Office of Shelby County, Alabama; vii) Rights of others in and to the use of non-exclusive easement recorded in Instrument 1999-26605 and Instrument 20051214000646970 in the Probate Office of Shelby County, Alabama; viii) Easement to Plantation Pipeline Company, as recorded in Deed Book 112, page 281, in the Probate Office of Shelby County, Alabama; ix) Easement to the City of Alabaster, as recorded in Instrument 1996-33520, in the Probate Office of Shelby County, Alabama; x) Easement to AT&T, as recorded in Deed Book 213, page 992, in the Probate Office of Shelby County, Alabama; xi) 15-foot easement on Southeast side of property as shown in Instrument 1999-26605 and Instrument 20051214000646970 in the Probate Office of Shelby County Alabama; xii) less and except any portion of subject property lying within a road right of way; and xiii) any coal, oil, gas or other mineral and mining rights not owned by Mortgagor.


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