


STATE OF ALABAMA)
COUNTY OF SHELBY)


20081218000470060 1/2 \$14.00
Shelby Cnty Judge of Probate, AL
12/18/2008 01:49:31PM FILED/CERT

CROSS-COLLATERALIZATION AND CROSS-DEFAULT AGREEMENT

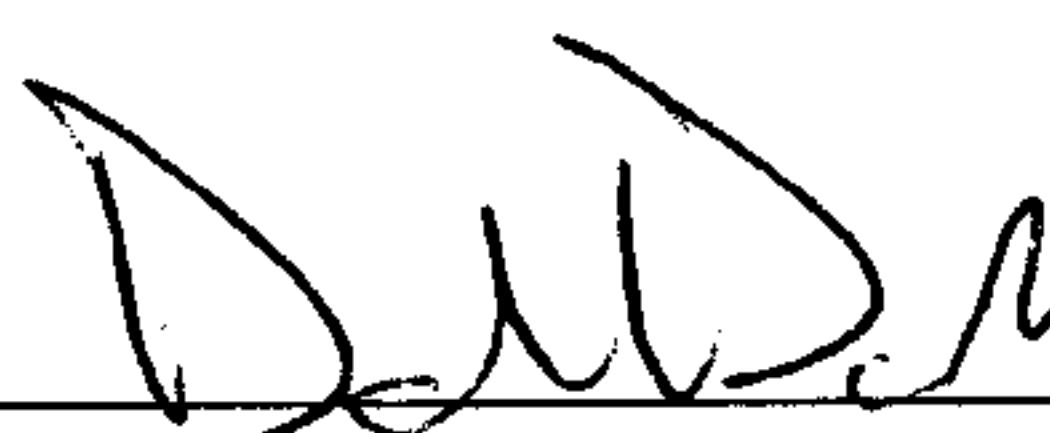
THIS CROSS-COLLATERALIZATION AND CROSS-DEFAULT AGREEMENT, (this "Agreement"), made this 8 day of December, 2008, by Daniels Real Estate, LLC, whose address is 2829 Central Avenue, Birmingham, Alabama, 35209, ("Borrower"), in favor of BRANCH BANKING AND TRUST COMPANY, whose address is 2204 Lakeshore Drive, Ste 135, Birmingham, Alabama 35209, ("Lender"), said term referring always to the lawful owner and holder of the indebtedness secured hereby.

Daniels Real Estate, LLC executed a Mortgage in the amount of \$644,000.00 dated December 8, 2008 payable to the order of Branch Banking and Trust Company. It is expressly understood and agreed that a default under the Mortgage or other Loan Documents dated December 8, 2008 shall be construed as a default under the \$486,000.00 Mortgage dated December 8, 2008, and Branch Banking and Trust Company shall be entitled to any and all remedies set forth in said Loan Documents.


It is further understood and agreed that, to the extent enforceable, a default under the Mortgage in the amount of \$644,000.00 and other Loan Documents dated December 8, 2008, shall be construed as a default under the Mortgage in the amount of \$486,000.00 and other Loan Documents dated December 8, 2008.

Borrower understands that the property serving as collateral for the Mortgage in the amount of \$644,000.00 dated December 8, 2008 also serves as collateral for the Mortgage in the amount of \$486,000.00 dated December 8, 2008 and vice-versa.

Daniels Real Estate, LLC



By: David Daniels
Its: Member

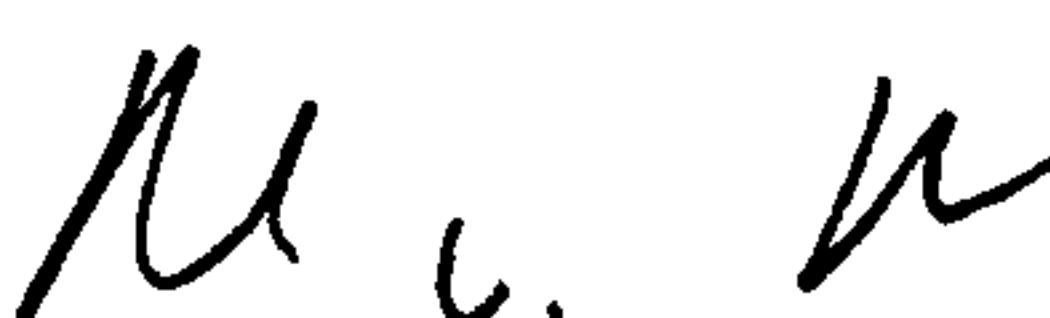


By: Nina Daniels
Its: Member

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned Notary Public in and for said County in said State, hereby certify that David Daniels, whose name as Member of Daniels Real Estate, LLC, an Alabama limited liability company, 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 document, he, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and official seal this 8 day of December, 2008.




Notary Public
My Commission Expires: 5-21-10

STATE OF ALABAMA)
JEFFERSON COUNTY)

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I, the undersigned Notary Public in and for said County in said State, hereby certify that Nina Daniels, whose name as Member of Daniels Real Estate, LLC, an Alabama limited liability company, 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 document, she, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and official seal this 8 day of December, 2008.



Notary Public
My Commission Expires: 5-21-12