EXTENSION AND MODIFICATION AGREEMENT

OF DEED OF TRUST NOTE

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WHEREAS, on November 15, 1988, Steven G. Hall and wife Katheryn S. Hall (hereinafter referred to as "Maker") executed a Deed of Trust Note to the Order of Investors Federal Savings Bank (hereinafter referred to as "Investors") in the original principal amount of Four Hundred Eighty Six Thousand and 00/100 Dollars with interest and payments as set forth in said Deed of Trust Note to which reference is hereby made; and

WHEREAS, simultaneously with the execution of said Deed of Trust Note, Maker executed a Deed of Trust to Charles W. Bone, Trustee of record in Book 7704 Page 788, Register's office for Davidson County, Tennessee; and

WHEREAS, Investors and Maker have mutually agreed to extend and modify the repayment terms and conditions in said Deed of Trust Note and that such amendment is in the best interest of both parties; and

WHEREAS, the Deed of Trust Securing the original Deed of Trust Note shall stand as security for the indebtedness as modified under the same terms and conditions as set out in the original Deed of Trust.

NOW, THEREFORE, in consideration of the foregoing premises, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Deed of Trust Note dated 11-15-88 executed by Maker to the order of Investors in the original principal amount of $486,000.00 is hereby modified and extended as follows:

1. The Deed of Trust Note is hereby extended for an additional 8 months to provide that Maker shall pay 8 months after November 15, 1989 to the order of Investors the principal amount of $ 486,000.00 together with interest from November 15, 1989 at P + 1½ per cent per annum.

2. All payments of principal and interest due on the Deed of Trust Note are payable at the offices of Investors at 2021 Richard Jones Road, Nashville, Tennessee or at such other place as designated by the Holder, at par in lawful money of the United States of America. Upon default under this extension or after the expiration of the term hereof, the Deed of Trust Note shall bear interest at the maximum rate permitted by law.

3. All other terms and conditions in the original Deed of Trust Note and the Deed of Trust, both dated November 15, 1988 shall remain in full force and effect.

Executed at Nashville, Tennessee on this the 23 day of FEBRUARY 19 90.

INVESTORS FEDERAL SAVINGS BANK

BY: Debra M Wicks

BY: Steven G. Hall

BY: Katheryn S. Hall

This Instrument prepared by:

Investors Federal Savings Bank
2021 Richard Jones Road
Nashville, Tennessee 37215

IDENTIF. REFERENCE 08406

MAR 6 8 52 AM '90

DAVIDSON COUNTY TN.

MAIL EXT.

9626 03/06 0101 03CHECK 6.00

Debra Wade

IN WITNESS WHEREOF, I have executed this instrument on the 23rd day of February 1990.

Sharon Pace
Notary Public
My commission expires 5-22-93

STATE OF Tennessee

COUNTY OF Davidson

Personally appeared before me, Wanda Sue Slayle, a Notary Public of said County and State Steven L. & Kathryn Hall, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 23rd day of February 1990.

Wanda Sue Slayle
NOTARY PUBLIC

My Commission Expires:

My Commission Expires Jan. 23, 1993

NOTARY PUBLIC