

J. P. KING AUCTION COMPANY, INC.

REO PURCHASE AND SALE CONTRACT

ADDITION TO EXHIBIT A

ADDITIONAL PROPERTY-SPECIFIC DISCLOSURES

REGIONS BANK

BANK PROPERTIES

AUCTION EVENTS MAY 26, 2009 THROUGH JUNE 5, 2009

Seller and Auctioneer do not attempt to provide Bidders with the information Bidders may need to make an informed decision about the Auction and the various Properties being offered and sold in the Auction. Bidders should obtain professional advice and conduct due diligence on the Properties and their respective title commitments (available from Auctioneer and posted at the Auction), surrounding areas, all information provided by Seller or Auctioneer, *Property Information Package* (available from Auctioneer, online at www.jpking.com, and posted at the Auction), public records, *Terms of Auction*, Auction, *Real Property Sale Contract*, the sale transactions contemplated at auction, and all circumstances, conditions, defects, facts, faults, issues, problems, and other relevant matters (collectively "Property Issues"). All information provided by Seller and Auctioneer is believed to be accurate, but neither Seller nor Auctioneer guarantees, represents, or warrants its accuracy or completeness and Bidders should not rely upon it without independent inspection and verification from sources Bidders know to be reliable.

Participation in the Auction is at Bidders' sole risk and Seller and Auctioneer, plus their agents, contractors, and employees, will have no liability on any basis whatsoever. All Properties will be offered and sold in "*AS IS, WHERE IS*" condition with all Property Issues then existing.

TO THE FULLEST EXTENT ALLOWED BY LAW, SELLER AND AUCTIONEER UNCONDITIONALLY DISCLAIM ANY GUARANTEE, REPRESENTATION, OR WARRANTY OF EVERY KIND, WHETHER EXPRESSED, IMPLIED, OR STATUTORY, WHETHER ORAL OR WRITTEN, WHETHER PAST, PRESENT, OR FUTURE, WITH RESPECT TO ALL PROPERTY ISSUES, EXCEPT AS EXPRESSLY PROVIDED IN: (a) THE *TERMS OF AUCTION*, (b) THE *REAL PROPERTY SALE CONTRACT*, AND (c) THIS *ADDITIONAL PROPERTY-SPECIFIC DISCLOSURES*.

Without waiving or modifying the above disclaimer in any way or degree, Seller and Auctioneer disclose the following information which relates to the specific Properties identified. Seller and Auctioneer emphasize that there may be other Property Issues affecting any one or more of these identified Properties and this is not an all-inclusive list of such matters to be relied upon by Bidders.

EXCEPT AS EXPRESSLY STATED BELOW, SELLER WILL TAKE NO ACTION TO ADDRESS, CURE, FIX, REMEDY, REPAIR, OR SOLVE ANY PROPERTY ISSUES DISCLOSED.

Orlando Properties (May 26, 2009)

2416 W. Summerfield Way, Kissimmee, FL will be offered furnished.

3201 Ponciana Dr., Indian Lake Est. has areas of floor tile broken throughout.

3100 Parkway Blvd., Kissimmee, will be offered fully furnished.

644 Terra Lago Street, Davenport, will be offered fully furnished.

1008 New Providence PRM 21202, Davenport, will be offered fully furnished.

5012 Laguna Bay Cir, Unit 73, Kissimmee, will be offered fully furnished.

3002 Limbo Lane # 22 Building 103, Kissimmee, will be offered fully furnished.

Naples (May 28, 2009)

167 Columbus Way, Marco Island, will require an \$18,000.00 assessment when building a new house to install sewer. The assessment fee may be subject to change.

488 Capri Court, Marco Island, will require the owner to pay a sewer assessment in the amount of \$20,000.00. Assessment fee may be subject to change.

811 Newell Terrace, Marco Island, will require the owner to pay a sewer assessment in the amount of \$20,000.00. Assessment fee may be subject to change.

Gopher turtles are a protected species. Rules and regulations are in effect to protect these reptiles. Buyer must consult that State for all rules and regulations, required permits, and any and all other matters related to this protected species.