

THIS INSTRUMENT PREPARED BY: (NAME): Angela Moseley/Compass Bank
(ADDRESS): 15 South 20th Street Birmingham, AL 35233

STATE OF ALABAMA
COUNTY OF SHELBY
MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Compass Bank ("Bank") and DAVID J. PAVLAKOVIC, AN UNMARRIED MAN ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated July 13, 2001 ("Note"),
and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in
2001-29670, beginning at Page _____, in the office of The Judge of Probate of Shelby County, Alabama ("Mortgage");
and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.
NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Borrower owes Lender the principal sum of Five Hundred Forty Thousand and No/100 Dollars (U.S. \$540,000.00). **IS NOW BEING
MODIFIED TO READ, Borrower owes Lender the principal sum of Six Hundred Ten Thousand and No/100 Dollars (U.S.
\$610,000.00).**

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this
30th day of October, 2001.

ATTEST

Its _____
WITNESS

COMBASS BANK
By: Paris J. Lindsey
Paris J. Lindsey, Loan Officer

David J. Pavlakovic
L

ATTEST

Its _____

By: _____
Its _____

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Angela Moseley, a Notary Public in and for said County, in said State, hereby certify that David J. Pavlakovic
whose name(s) IS signed to the foregoing conveyance, and who IS known to me, acknowledged before me on this day that,
being informed of the contents of this conveyance, HE, executed the same voluntarily on the day the same
bears date.

Given under my hand and official seal this 30th day of October, 2001

My commission expires: 01-15-2005

Angela Moseley
Notary Public: Angela Moseley

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, Angela Moseley, a Notary Public in and for said County, in said State, hereby certify that Paris J. Lindsey whose name as
Loan Officer of Compass Bank, a Corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before
me on this day that, being informed of the contents of such conveyance, SHE, as such Officer and with full authority, executed
the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal this 30th day of October, 2001.

My commission expires: 01-15-2005

Angela Moseley
Notary Public: Angela Moseley

11/08/2001-48480
09:32 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 116.00

Inst # 2001-48480