

The instrument prepared by:

FIRST FEDERAL BANK1300 MCFARLAND BLVDN.E SUITE 100TUSCALOOSA, AL 35403

STATE OF ALABAMA)

SHELBY COUNTY)

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this
 3rd day of July, 2003, by and between **Delma A. Craft and Judith Lavender**
 aka **Judith O. Craft**.

(herein referred to as "Mortgagor") and **First Federal Bank** (hereinafter referred to as "Bank").

WITNESSETH:

WHEREAS, **Delma A. Craft and Judith Lavender AKA Judith O. Craft** (hereinafter referred to as
 ("Borrower"), executed a promissory note to Bank in the original
 amount of **Thirty-Two Thousand and No / 100 Dollars** (hereinafter referred to as the "Note"); and

WHEREAS, to secure the Note, Mortgagor executed a Mortgage (hereinafter referred to as
 the "Mortgage") to Bank which was dated **May 9, 2002** and recorded in the Probate
 Office of **Shelby County, Alabama** in Instrument #**20020513000226500**; and

WHEREAS, Borrower desires to decrease to **Fifteen Thousand and No / 100 Dollars**
 from Bank, and Borrower has agreed to execute and deliver to Bank as evidence of such reduction
 of loan amount (mark one):

- X a Note Modification Agreement that amends the Note,
 an additional promissory note in the principle amount of the additional loan,
 a new Note, in the principal sum of \$ in amendment of and
 in replacement and substitution for the original Note,

of even date herewith; and

WHEREAS, Bank is willing to reduce such from the sum to Borrower on condition, among
 others, that Mortgagor execute and deliver this Mortgage Modification Agreement

NOW, THEREFORE, in consideration of the reduction loan made by Bank to Borrower and other valuable
 consideration, receipt of which is hereby acknowledged, Mortgagor and Bank agree that the Mortgage secures the payment
 as and when due of the principal sum of **Fifteen Thousand and No / 100 Dollars (\$15,000.00)**, as evidence by the Note or
 Notes described above, together with any note or notes hereafter delivered in extension or renewal of, or in substitution for,
 any of the foregoing, and all interest now or hereafter owed accruing on all of the foregoing.

Mortgagor and Bank agree that all other terms of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Agreement and caused their seals to be affixed hereto on
 the day and year first above written.

Delma A. Craft (Seal)
 Delma A. Craft

Judy O. Craft (Seal)
 Judy O. Craft

20030925000646750 Pg 2/2 15.00
Shelby Cnty Judge of Probate, AL
09/25/2003 12:36:00 FILED/CERTIFIED

ACKNOWLEDGEMENT:

STATE OF Alabama, COUNTY OF Shelby } ss.
I, a notary public, hereby certify that Delma A. Craft and Judy O. Craft whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day same bears date. Given under my hand this 10th day of July, 2003.

My commission expires: 6/13/06

(seal)

Heather C. Brantley
(Notary Public)

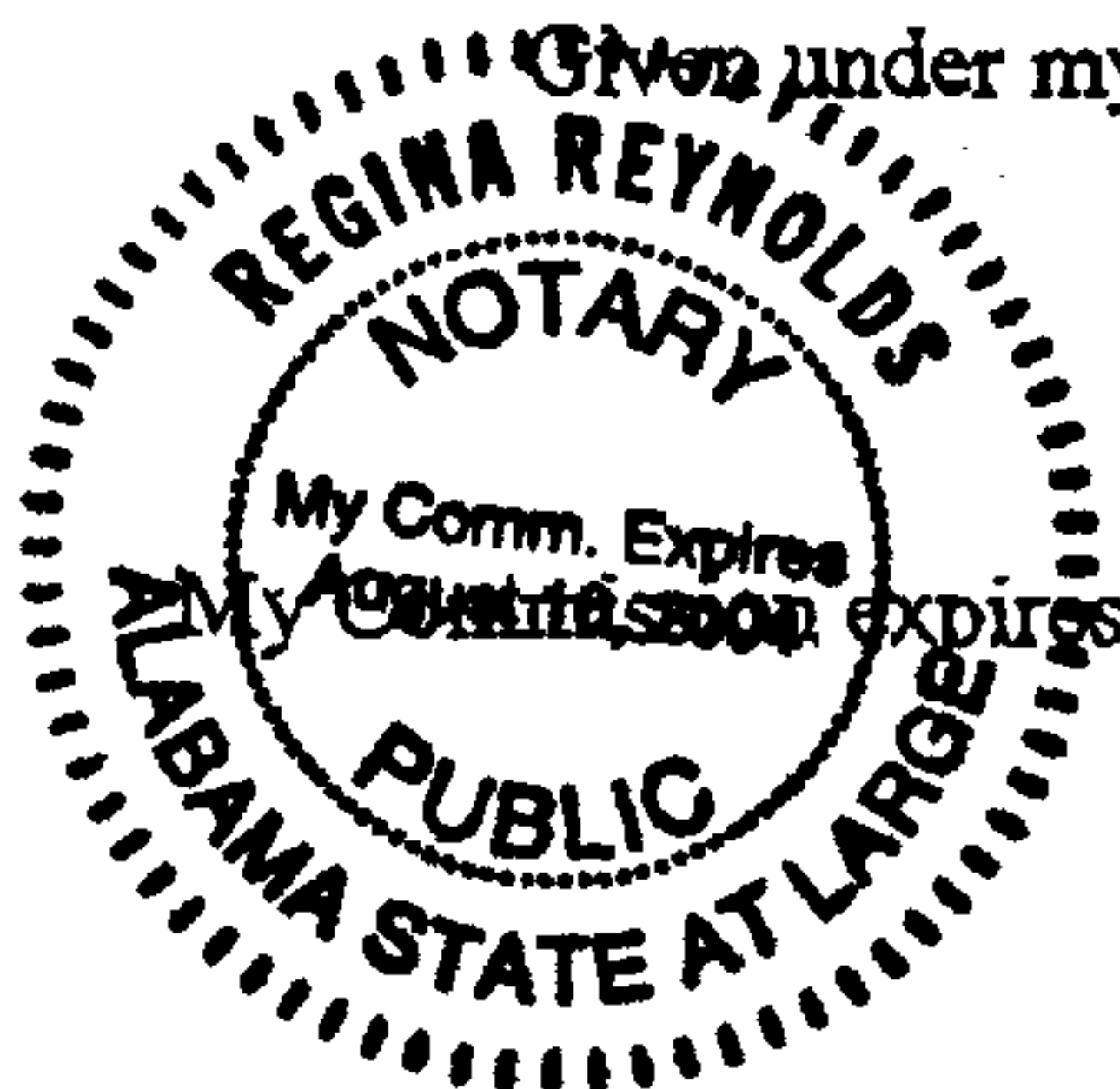
First Federal Bank
By: [Signature]
As Its: V.P.

ATTEST:
By: [Signature]
As Its: Vice President

STATE OF ALABAMA
TUSCALOOSA COUNTY

On this the 15th day of July, 2003, I, the undersigned authority, Notary Public in and for the County, in said State, hereby certifies that Ronnie Morrow, Vice- President (title), of First Federal Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before that, being informed of the contents of the conveyance, he, as such officer, and with full authority, executed the same voluntarily on the day the same bears date, for and as the of said corporation.

Given under my hand and official seal this 15th day of July 2003.



[Signature]
Notary Public
August 16, 2004