

W. A. JONES CONSTRUCTION, CO., INC. Name

74005888 Loan #

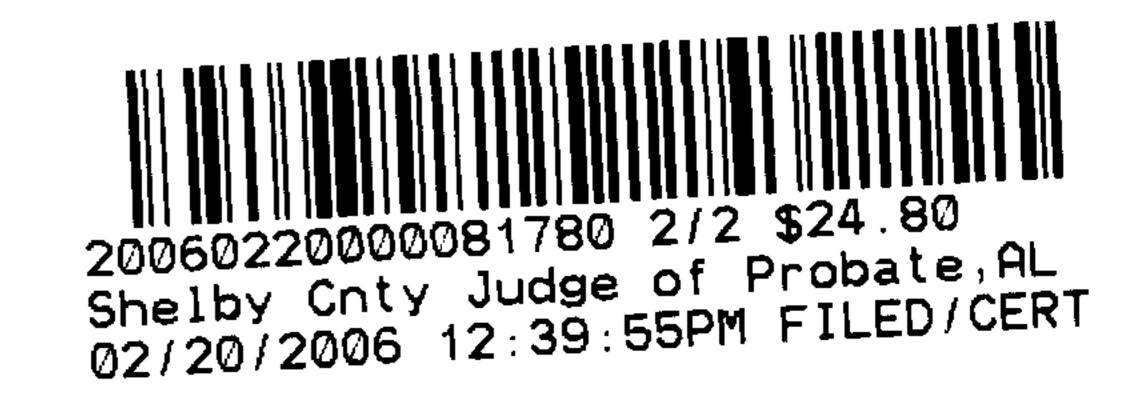
INCREASE LOAN AMOUNT BY \$7,200.00

MORTGAGE MODIFICATION AGREEMENT

entered into <u>Feb</u> jointly and seve (sometimes form	MODIFICATION AGREEMENT (hereinafter referred to as "Modification Agreement") is made and bruary 10, 2006, by and between W. A. JONES CONSTRUCTION, CO. INC. (whether one or more, rally hereinafter referred to as "Borrower"), and ALIANT BANK, an Alabama banking corporation nerly known as First National Bank of Alexander City, Elmore County National Bank, Elmore First Montgomery Bank) (hereinafter referred to as "Lender").
A. AGREEMENT	Borrower previously executed and delivered unto Lender that certain NOTE AND SECURITY Note (the "Note") dated January 19, 2006, in the original principal sum of \$166,400.00.
·	The Note is secured by that certain Mortgage dated <u>January 19, 2006</u> , Borrower to Lender, which orded in the Office of the Judge of Probate of <u>SHELBY</u> County, Alabama, in RLPY/Roll <u>13930</u> , at Page/Frame/Card (the "Mortgage").
C. such modificatio	Borrower desires certain modifications to the Note and/or Mortgage and Lender is willing to make one on the terms and conditions as set forth herein.
	AGREEMENT
consideration, th	THEREFORE, in consideration of the foregoing recitals, and for other good and valuable ne receipt and sufficiency of which are hereby acknowledged, Borrower and Lender, intending to be o hereby agree as follows (mark box(es) of applicable provision(s)):
	Mortgage. The Mortgage is hereby amended as follows (mark box(es) of applicable provision(s), if any):
	The principal sum secured is hereby amended to be U.S. \$173,600.00.
	If a maturity date specified in the Mortgage is sooner than the maturity date under the Note (as amended hereby), the Maturity Date under the Mortgage is hereby amended to delete reference to any maturity date or, if the Maturity Date of the Note is greater than twenty (20) years from the date hereof, the Maturity Date of the Mortgage shall be the Maturity Date of the Note (as amended hereby).
2.	Borrower agrees to pay the following fees:
Borrower hereb	The Borrower hereby confirms and agrees that the Mortgage (as such may be amended hereby) ure all amounts which may now or hereafter be outstanding under the Note, as amended hereby, and y represents and warrants to the Lender that no other mortgage or security interest has been granted the property secured by the Mortgage since the original date of the Mortgage.
4. default outstand	The Borrower hereby represents and warrants to the Lender that there is no default or event of ing under the Note. Morigage or any related loan agreement, or any event or circumstance which,

- with the giving of notice or the passage of time or both, would likely constitute such a default or event of default under the Note. Mortgage or related loan agreements.
- If the Mortgage is modified by this Modification Agreement, the Borrower shall cause this Modification Agreement to be recorded in the Office of the Judge of Probate of SHELBY County, Alabama, shall pay or reimburse Lender for all recording fees in connection therewith and shall cause and endorsement to be issued to the existing title insurance commitment or policy, updating such commitment or policy through the date of recordation of this Modification Agreement and reflecting any amendments made hereby, without any intervening liens or encumbrances, all at the expense of the Borrower.
- This Modification Agreement shall be deemed effective as of the date hereof unless another date is specified here:
- Except as expressly amended hereby, the Borrower agrees that the Note, Mortgage and any related loan agreement shall remain unmodified and not effected by this Modification Agreement and each such documents remains in full force and effect. This is the entire agreement of the parties with respect to the subject matter hereof and, together with the Note, Mortgage and any related written loan agreement, contain the entire agreement of the parties with respect to the subject matter nereof.

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IN WITNESS WHEREOF. Borrower and Lender have caused this Modification Agreement to be executed in one or more counterparts, each of which shall be deemed to be an original, as of the date first set forth above. Borrower hereby acknowledges receipt of a copy of this Modification Agreement.

"BORROWER"

	W. A. JONES CONSTRUCTION CO. INC. (L.S.)
	W. A. JONES, JR, MS: PRESIDENT(L.S.)
"LENDER" ALIANT BANK By: Its SENIOR VICE PRESIDENT	
(EXECUTE ACKNOWLEDGMENT OF STATE OF ALABAMA	N NEXT PAGE IF MORTGAGE AMENDED)
SHELBY COUNTY	<pre>:)</pre>
MAPLES, whose name as <u>SENIOR VICE PRESIDEN</u> he foregoing instrument, and who is known to me, ack	and for said county in said state, hereby certify that <u>JIM</u> T of <u>ALIANT BANK</u> , a <u>ALABAMA</u> corporation, is signed to nowledged before me on this day that, being informed of the full authority, executed the same voluntarily for and as the
Given under my hand and official sea	al this day of FEBRUARY, 2006. Oraqueta Curul Notary Public
[NOTARIAL SEAL]	My commission expires:
STATE OF ALABAMA	NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Nov 23, 2008
SHELBY COUNTY	BONDED THRU NOTARY PUBLIC UNDERWRITERS
Given under my hand and official se	al this 10 day of FFBRUARY, 2006.
[NOTARIAL SEAL]	Notary Public Notary Public State of Alabama at Lance Notary Public State of Alabama at Lance Opinission Expires: Jul 16, 2005 THRU NOTARY PUBLIC UNDERWRITEDED Opinission Commission

This instrument prepared by: DANA COTNEY
Aliant Bank
200 Aliant Parkway
P.O. Box 1237 [35011]
Alexander City. Alabama 35010