

MORTGAGE MODIFICATION AGREEMENT

Loan Account Number: 2313300

THIS MORTGAGE MODIFICATION AGREEMENT is made this 4th day of **March 2010**, by and between **JIMMY ISBELL, A Married Man, a/k/a Jimmie R. Isbell** (hereinafter the "Mortgagor(s)") and Covenant Bank (hereinafter the "Lender").

WITNESSETH:

WHEREAS, **03/27/2008** Mortgagor(s) executed and delivered to Lender a Real Estate Mortgage (hereinafter the "Mortgage") in the amount of **\$50,000.00**, and recorded in the Probate Office of **Shelby County** in **INSTRUMENT NUMBER 20080415000154080** and **Modified & Increased to \$75,000.00 on 09/04/2009 in Shelby County in Instrument Number 20091102000408960** and **Modified & Increased to \$90,000.00 on 12/14/2009 in Shelby County in Instrument Number 20100113000012140**.

WHEREAS, Mortgagor(s) have requested and Lender has agreed to modify certain provisions of said Mortgage in the manner set forth herein below;

NOW, THEREFORE, it is hereby agreed by and between the Mortgagor(s) and the Lender that commencing with the date of this agreement of terms and provisions of said "Mortgage" are amended as follows:

The Mortgage Agreement Executed and Delivered to Lender a Real Estate Mortgage and **increased the amount to \$100,000.00**.

ALL OTHER TERMS AND CONDITIONS SHALL REMAIN THE SAME.

Except as herein modified, all other provisions and terms of the Mortgage shall remain in full force and effect and is hereby ratified and affirmed in all respects by the Mortgagor(s). Mortgagor(s), by these present, do hereby aver and confirm that they have no defenses or offsets with respect to Mortgagor(s) obligations pursuant to the Mortgage as is herein modified.

IN WITNESS WHEREOF, Mortgagor(s) and Lender have executed this Mortgage Modification Agreement as of the month, day and year first set forth herein above.

MORTGAGOR(S)

BY: *Jimmy Isbell*
JIMMY ISBELL
Charlotte Isbell

COVENANT BANK

BY: *Jeffrey T. Jackson*
Jeffrey T. Jackson
ITS: Senior Vice President



20100322000083130 2/2 \$31.00
Shelby Cnty Judge of Probate, AL
03/22/2010 03:27:30 PM FILED/CERT

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that **JIMMY ISBELL**, whose name(s) is/are signed to the foregoing Mortgage Modification Agreement, and who are known to me, acknowledged before me on this day that, being fully informed of the contents of said agreement, being executed the same voluntarily on the day the same bears date.

Given under my hand and seal this, the 4TH day of **March 2010**.

Notary Public *Oakley Whatley Duke*
My commission expires: 04/08/2013

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that **Jeffrey T. Jackson**, whose name as **Senior Vice President** of Covenant Bank, a corporation signed the foregoing agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this, the 4TH day of **March 2010**.

Notary Public *Oakley Whatley Duke*
My commission expires: 04/08/2013