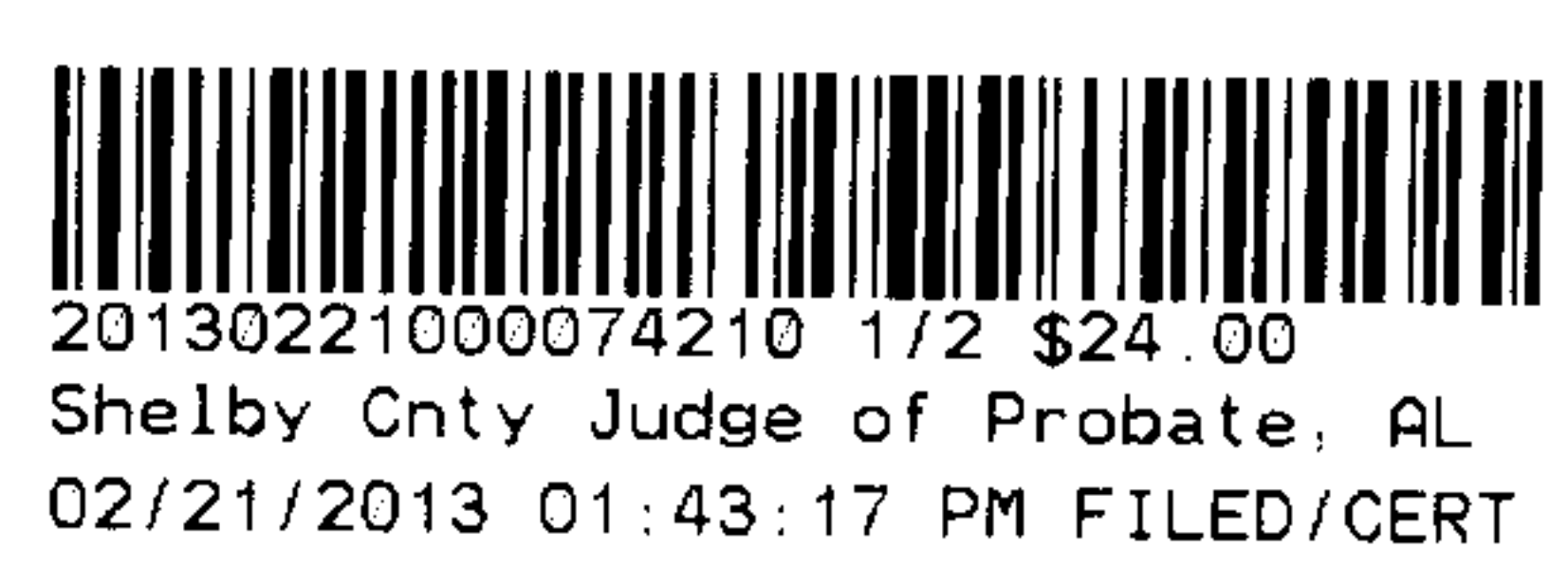


\$6000-

**MORTGAGE MODIFICATION AGREEMENT**

Loan Account Number: 2575700



THIS MORTGAGE MODIFICATION AGREEMENT is made this 6th day of NOVEMBER, 2012, by and DENNIS M BRASHER AND WIFE CINDY K BRASHER (hereinafter the "Mortgagor(s)") and Covenant Bank (hereinafter the "Lender").

**WITNESSETH:**

WHEREAS, on 06/20/2005, Mortgagor(s) executed and delivered to Lender a Real Estate Mortgage (hereinafter the "Mortgage") in the amount of \$60,000.00, and filed for record in the Probate Office of SHELBY County Instrument 20050627000316430, AND all modifications and renewals thereof;

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:

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$66,000..

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: *Dennis M. Brasher*

BY: *Cindy K. Brasher*

**COVENANT BANK**

BY: *[Signature]*  
ITS: *Vice President*

STATE OF ALABAMA  
COUNTY OF

20130221000074210 2/2 \$24.00  
Shelby Cnty Judge of Probate, AL  
02/21/2013 01:43:17 PM FILED/CERT

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that Dennis Brasher & Cindy Brasher, 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 4<sup>th</sup> day of November 2012.

Notary Public  
My commission expires: 3/1/14

STATE OF ALABAMA  
COUNTY OF

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that Haye Patterson VP Covenant Bank, 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 6<sup>th</sup> day of November 2012.

Notary Public  
My commission expires: 3/1/14