

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE MODIFICATION AGREEMENT

WHEREAS, TIMOTHY M. FLYNN (a/k/a/TIM FLYNN) and spouse, PAMELA J. FLYNN (a/k/a PAM FLYNN) (BORROWER), did execute and deliver to ALIANT BANK, that certain Mortgage in the face amount of \$304,000.00 on December 13, 1996, which was recorded, in the Probate Office of Shelby County, Alabama in Inst#1997-00185, given as security for that certain Promissory Note (Construction Loan Master Note) executed and delivered to ALIANT BANK in the same face amount on December 13, 1996; and

WHEREAS, TIMOTHY M. FLYNN and PAMELA J. FLYNN and ALIANT BANK have mutually agreed to increase the amount of the the subject loan from \$304,000.00 to \$334,000.00 by and through the execution and delivery of this Modification Agreement and a Modification of the said Note;

NOW THEREFORE, For and in consideration of the extension of the additional Thirty Thousand and no/100 Dollars (\$30,000.00) TIMOTHY M. FLYNN and spouse, PAMELA J. FLYNN do hereby declare the following modifications and amendments be made in and to the said Mortgage as follows:

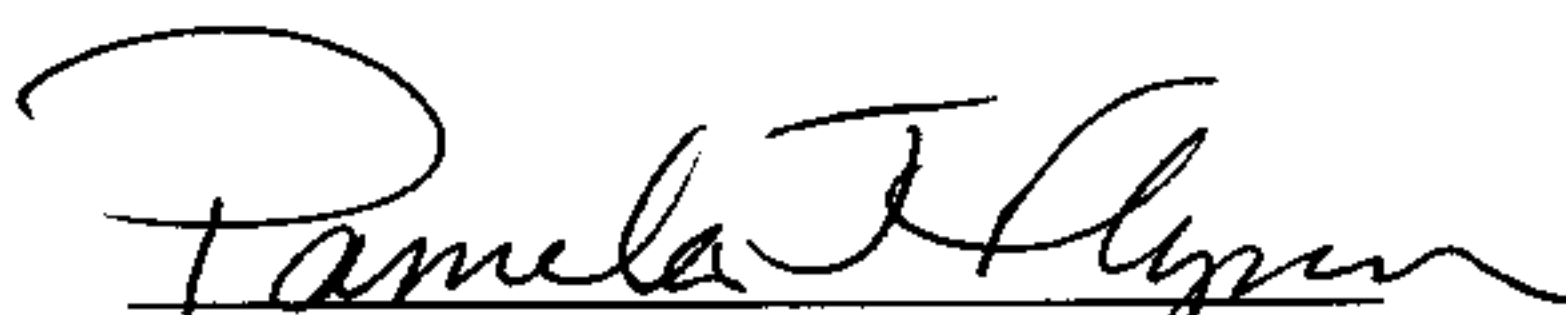
The first paragraph of the Mortgage following "WITNESSETH" is deleted and replaced by the following:

Whereas, Borrower is justly indebted to Bank on a loan (the "LOAN") in the principal sum of Three Hundred Thirty Four Thousand and NO/100 Dollars (\$334,000.00) from time to time be disbursed thereunder, evidenced by a Promissory Note dated December 13, 1996 as amended, payable to Bank with interest thereon (the "Note") as follows, to wit: On demand or as otherwise provided in the Note; and

Borrower further reaffirms that all other terms and conditions of the said Mortgage will remain as originally written and the said Mortgage will have the same and undisturbed first priority.

In Witness Whereof this Modification of Mortgage has been caused to be executed on this 24th day of September, 1997.


TIMOTHY M. FLYNN


PAMELA J. FLYNN

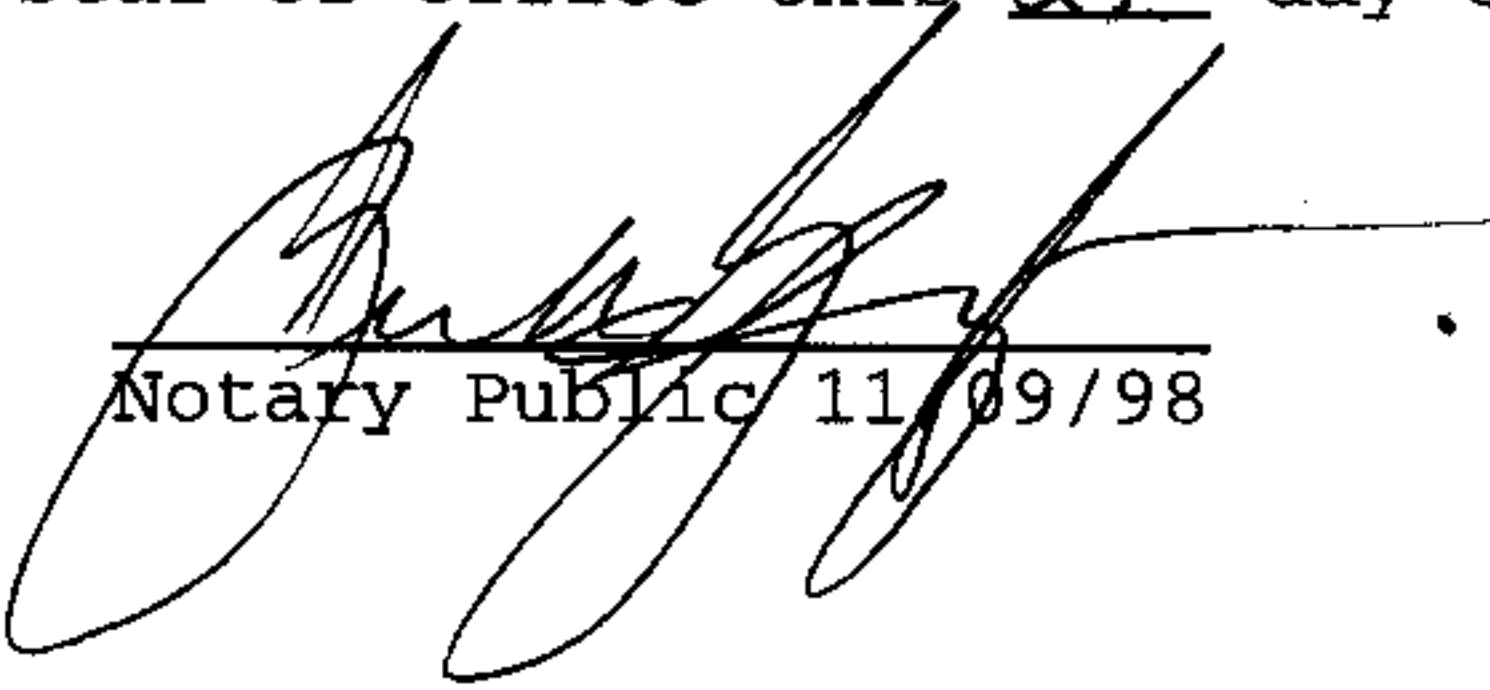
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08:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 56.00

Inst # 1997-31820

STATE OF ALABAMA
JEFFERSON COUNTY

I, Gene W. Gray, Jr., a Notary Public in and for said State at Large, hereby certify that TIMOTHY M. FLYNN and spouse PAMELA J. FLYNN, whose names are signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of such instrument they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal of office this 24th day of September, 1997.


Notary Public 11/09/98

Prepared by:
Gene W. Gray, Jr.
2100 SouthBridge Parkway
Suite 638
Birmingham, Al 35209

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