07/19/1999~30068 09:50 AM CERTIFIED

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LOAN MODIFICATION AGREEMENT

(PROVIDING FOR FIXED INTEREST RATE)

This loan Modification Agreement ("Agreement"), made this 1ST day of JUNE, 1999, between JAMES T. CANADA, JR. & SANDRA P. CANADA (Borrower") and COVENANT MORTGAGE CO BY ASSIGNMENT TO COLONIAL MORTGAGE COMPANY ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated JUNE 23, 1992 and recorded in Book or Liber 1992, at page(s) 14120, of the PUBLIC records of SHELBY COUNTY, ALABAMA and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

1832 KING CHARLES COURT, ALABASTER AL:

[Property Address]

the real property described being set forth as follows:

Let 100, according to survey of Kingwood Third Addition, as recorded in Map Book 7, page 26 in the Probate office of Shelby County, Alabama.

Subject to existing casements, restrictions, encumbrances, rights of way, limitations, if any, of record.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1. As of JULY 1, 1999, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is US \$56,093.66, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- 2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.75 %, from JULY 1, 1999. The Borrower promises to make monthly payments of principal and interest of US\$436.84, beginning on the 1st day of AUGUST 1999, and continuing thereafter on the same day of each succeeding months until principal and interest are paid in full. If on JULY 1, 2022 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at PO Box 5628, Montgomery, AL 36103-5628 or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

- 4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the note; and
- (b) 'all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

Form 3179 2/88 of 2

| ATE OF COMPANY (Seal) JAMES T. CANADA, JR. SANDRA P. CANADA Berrower ATE OF COLONIAL MORTGAGE COMPANY (SEAL STRUCTUREN, they are known to me, acknowledged before me this day that being informed of the contents of anid strument, they are known to me, acknowledged before me this day that being informed of the contents of anid strument, they are executed the same voluntarily on the day to SEAL COLONIAL MORTGAGE COMPANY (SEAL BY: KATHY BOSTON, AS ITS; SENIOR VICTOPRESIDENT CORPORATE AS ITS; SENIOR VICTOPRESIDENT SEAL CORPORATE AS ITS; SENIOR VICTOPRESIDENT AS ITS; SENIOR VICTOPRESIDENT SEAL CORPORATE AS ITS; SENIOR VICTOPRESIDENT SE | of the terms and provisions thereo | of, as amended by this Agreement. | |
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| SANDRA P. CANADA SANDRA P. CANADA Burrower LIPO MUS the undersigned, a notary Public in and for said County in said State, hereby tify that JAMES T. CANADA, JR. and SANDRA P. CANADA, whose names are signed to the foregoing trument and who are known to me, acknowledged before me this day that being informed of the contents of said trument, they good be recurded the same voluntarily on the day the same bears date. Given under my hand and seal this AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS; SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY KATHY BOS DON, AS ITS SENIOR VICTORESIDENT TATE OF ALABAMA OUNTY OF MONTGOMERY NOTARY NOTARY MY COMMISSION EXPIRES 9/10/2001 | | JAMES T. CANADA, JR. | (0,00) |
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| the undersigned, a notary Public in and for said County in said State, hereby the State JAMES T. CANADA, JR. and SANDRA P. CANADA, whose names are signed to the foregoing strument and who are knowneeded before me this day that being informed of the contents of said struments, they such executed the same voluntarily on the day the same bears date. Given under my hand and seal this the same voluntarily on the day the same bears date. Green under my hand and seal this the same voluntarily on the day the same bears date. COLONIAL MORTGAGE COMPANY (SEAL CORPORATE SEAL NOTAGE COMPANY (SEAL CORPORATE SEAL CORPORATE SEAL NOTAGE COMPANY (SEAL CORPORATE SEAL CORPORATE SEAL CORPORATE SEAL NOTAGE COMPANY (SEAL CORPORATE SEAL CORPORATE | | | |
| the undersigned, a notary Public in and for said County in said State, hereby the Man James T. Canada, JR. and Sandra P. Canada, whose names are signed to the foregoing strument and who are knowned to the classowledged before me this day that being informed of the contents of said struments, they such executed the same voluntarily on the day the same bears date. Given under my hand and seal this day of June 1995 COLONIAL MORTGAGE COMPANY (SEAL CORPORATE EXTENSION VICEPRESIDENT SEAL CORPORATE EXTENSION VICEPRESIDENT SEAL CORPORATE EXTENSION VICEPRESIDENT SEAL CORPORATE EXTENSION OF MONTGOMERY KATHY BOSTON. AS ITS: SENIOR VICEPRESIDENT SEAL CORPORATE IN A STATE BOSTON OF MONTGOMERY KATHY M. Sweezey, the undersigned authority in and for said County in said State, hereby certify that Kathy isoton as Senior Vice President of Colonial Mortgage Company, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that being informed of the contents of said instrument, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation on the may the same bears date. Given when the same bears date. Notary Public Collins May Commission Expires: MY Commission Expires: MY Commission Expires 9/10/2001 | Otal . | | |
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Inst # 1999-30068

07/19/1999-30068 09:50 AM CERTIFIED SHELBY COUNTY JUNCE OF PROMATE 002 CRH 12.00