\$20.0000 deficience

MODIFICATION OF EXISTING MORTGAGE

The undersigned, Vision Investment Properties, Inc., hereby acknowledges and agrees that the following modification is made to the mortgage executed to Covenant Bank on June 2, 2000, which is recorded in Instrument #2000-19137 in the Probate Office of Shelby County, Alabama:

Paragraph 3, sentence 1 of said mortgage is amended as follows:

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$328,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

Dated this 18th day of December, 2000.

By: Robert L. Horton, President

Sworn to and subscribed before me this 18th day of December, 2000.

Notary Public

Inst # 2001-00499

01/05/2001-00499
11:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NMB 41.75