

MORTGAGE MODIFICATION AGREEMENT

Increase
\$32,500.00

Loan Account Number: 11596

THIS MORTGAGE MODIFICATION AGREEMENT is made this 16th day of January, 20 01, by and between Jon W. Hicks and Holly Hicks (hereinafter the "Mortgagor(s)") and Covenant Bank (hereinafter the "Lender").

WITNESSETH:

WHEREAS, on February 15, 2000, Mortgagor(s) executed and delivered to Lender a Real Estate Mortgage (hereinafter the "Mortgage") in the amount of \$ 292,500.00, and filed for record February 17, 2000, recorded in Instrument# 2000-04993, in the Probate Office of Shelby County; and

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 \$325,000.00.

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: Jon W. Hicks

BY: Holly Hicks

COVENANT BANK

BY: [Signature]

ITS: V.P. & B. May

Inst # 2001-03781

02/02/2001-03781
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 HMB 62.75

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that Jon W Hicks & Holly Hicks, whose name(s) is is/are signed to the foregoing Mortgage Modification Agreement, and who is 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 16th day of January, 2001.

Myra Ann O'Barr

Notary Public

My commission expires: 2-9-04

STATE OF ALABAMA
COUNTY OF Jefferson

I, Myra Ann O'Barr, a Notary Public in and for said county and in said state, hereby certify that Jeffrey T Jackson, whose name as Vice President & Branch Manager 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 16th day of January, 2001

Myra Ann O'Barr

Notary Public

My commission expires: 2-9-04

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