

THIS INSTRUMENT PREPARED BY: (NAME): Angela Moseley/Compass Bank  
(ADDRESS): 15 South 20th St. Birmingham, AL 35233

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of The South KKA Compass Bank ("Bank") and K.T. WERK ADVANCED SOUTHERN HOMES, INC. ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated July 27, 2000, 19 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in , beginning at Page , in the office of The Judge of Probate, Shelby County, Alabama ("Mortgage"); and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein. NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

INCREASE SAID MORTGAGE AMOUNT FROM THE CURRENT TWO HUNDRED SEVENTY NINE THOUSAND NINE HUNDRED TWENTY AND NO/100 DOLLARS (279,920.00) DATED THE 27TH OF JULY, 2000 TO TWO HUNDRED NINETY FOUR THOUSAND NINE HUNDRED TWENTY AND NO/100 DOLLARS (294,920.00). FUNDS AVAILABLE UNDER SAID INCREASE WILL BE SUBJECT TO THE SAME PROVISIONS AS THE ORIGINAL TWO HUNDRED SEVENTY FOUR THOUSAND NINE HUNDRED TWENTY AND NO/100 DOLLARS (279,920.00)-NOTE, MORTGAGE, AND RELATED DOCUMENTS.

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect. IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 11TH day of JANUARY, 2001.

ATTEST  
Its

CENTRAL BANK OF The South KKA Compass Bank  
By: [Signature] Its Loan Officer

WITNESS  
\_\_\_\_\_  
\_\_\_\_\_

KENNETH T. WERK, JR.  
By: [Signature] Inst. # 2001-04932  
Its President

ATTEST  
Its

02/12/2001-04932  
11:39 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CJ1 33.50

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )  
I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that KENNETH T. WERK, JR. whose name(s) IS signed to the foregoing conveyance, and who IS known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, HE executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11TH day of JANUARY, 2001. My commission expires: 11-27-02 [Signature] Notary Public

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )  
I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that PARIS J. LINDSEY whose name as LOAN OFFICER of COMPASS BANK, a CORPORATION, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of such conveyance, as such and with full authority, executed the same voluntarily for and as the act of said

Given under my hand and official seal this 11TH day of JANUARY, 2001. My commission expires: 11-27-02 [Signature] Notary Public