MODIFICATION OF EXISTING MORTGAGE

The undersigned, RICHARD J CHICK AND LISA J CHICK, HUSBAND AND WIFE, hereby acknowledges and agrees that the following modification is made to the mortgage executed to Covenant Bank on FEBRUARY 21,2001, which is recorded in INSTRUMENT 2000-07662, in the Probate Office of SHELBY County, Alabama:

Paragraph 3 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 \$235,000.00. 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 16th day of MAY, 2001.

RICHARD J CHIC

LISA J CHIEK

Sworn to and subscribed before me this 16th day of MAY, 2001

Notary Public 9/20/03

This document was prepared by:
SHANNON BRASHER
COVENANT BANK
PO BOX 309
LEEDS AL 35094

Inst # 2001-22129

O6/O1/20O1-22129
O8:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 DLH 63.50