

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 2nd day of April, 2003, between RICKEY CURREN and LYNN CURREN, HUSBAND AND WIFE

NATIONAL BANK OF COMMERCE OF BIRMINGHAM, A NATIONAL BANKING ASSOCIATION ("Borrower") and ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated APRIL 4, 2002 and recorded in Book or Liber 2002, at page(s) 16559, of the JUDGE OF PROBATE Records of SHELBY COUNTY, ALABAMA [Name of Records] [County and State, or other Jurisdiction] 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

9579 COUNTY ROAD 51, STERRETT, AL 35147
[Property Address]

C10CURREN, RICK 0

LOAN MODIFICATION AGREEMENT-Single Family-Fannie Mae Uniform Instrument

VMP-852R (0005) Form 3179 1/01
Page 1 of 4 MW 05/00 Initials: _____
VMP MORTGAGE FORMS - (800)521-7291



THE LOAN AMOUNT IS REDUCING FROM \$200,000.00 TO \$135,000.00

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the real property described being set forth as follows:
PLEASE SEE ATTACHED EXHIBIT "A"

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 APRIL 2, 2003, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 135,000.00, consisting of the amount(s) loaned to Borrower by Lender and any interest capitalized to date.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.8750%, from APRIL 2, 2003. Borrower promises to make monthly payments of principal and interest of U.S. \$ 798.58, beginning on the 1ST day of MAY 2003, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on APRIL 1, 2033 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower will make such payments at 1927 FIRST AVENUE NORTH, BIRMINGHAM, ALABAMA 35203

or at such other place as Lender may require.

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Initials: _____

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that 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.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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Rickey Curren (Seal)
RICKEY CURREN -Borrower

Lynn Curren (Seal)
LYNN CURREN -Borrower

____ (Seal)
-Borrower

NATIONAL BANK OF COMMERCE OF (Seal)
BIRMINGHAM -Lender
By: [Signature]

____ [Acknowledgments To Be Attached] _____

C10CURREN, RICK

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STATE OF ALABAMA)
JEFFERSON COUNTY)

On this 25th day of March, 2003, I, John A. Gant, a Notary Public in and for said state and county hereby certify that RICKEY CURREN and LYNN CURREN, whose names are signed to the foregoing conveyance and who are known to me, acknowledged before me that, being informed of the contents of the conveyance, they executed the same voluntarily and as their own act on the day the same bears date.

Given under my hand and seal of office this 25th day of March, 2003.

John A. Gant
Notary Public: John A. Gant
My commission expires: 10/20/05

STATE OF ALABAMA)
COUNTY OF JEFFERSON) SS.

I, Angela Carter Brizzell, A Notary Public, in and for said County in said State, hereby certify that Laurie W. Trimm whose name as Vice President of National Bank of Commerce of Birmingham, 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 the conveyance she, as such officer and with full authority, execute the same voluntarily for and as the act of said corporation.

Given under my hand this the 21st day of March

Angela Carter Brizzell
Notary Public

My commission expires:

~~NOTARY PUBLIC, STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug. 18, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

EXHIBIT "A"

A parcel of land in the Northeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 21, Township 19 South, Range 1 East, being a part of the same land described in a deed to Rickey and Lynn Curren, recorded in Instrument No. 1997-06891, of the Real Property Records of Shelby County, Alabama. Said parcel of land being more particularly described as follows:

Commencing at the Northeast corner of said Section 21; thence North $88^{\circ}58'00''$ West along the North line of said section, a distance of 1250.81 feet to the point of beginning; thence North $88^{\circ}58'00''$ West along the North line of Section 21, a distance of 94.83 feet to a $\frac{1}{2}$ " rebar found, with a cap stamped "S. Wheeler RPLS 16165" at the Northwest corner of the Northeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 21; thence South $0^{\circ}05'46''$ East, along the West line of said Sixteenth Section, a distance of 670.09 feet to a point; thence South $34^{\circ}33'30''$ East a distance of 247.77 feet to a point; thence South $13^{\circ}59'36''$ East, a distance of 290.79 feet to a point on the Northwest right of way of County Highway No. 51; thence along a curve to the right in a right of way, having a radius of 1722.08 feet and a chord bearing of North $63^{\circ}56'54''$ East, an arc length of 298.39 feet to a concrete right of way marker found; thence North $68^{\circ}54'44''$ East, along said right of way, a distance of 183.89 feet to a point; thence North $30^{\circ}09'48''$ West a distance of 1107.51 feet to the point of beginning.