

The instrument prepared by:

FIRST FEDERAL BANK

1300 MCFARLAND BLVD

N.E SUITE 100

TUSCALOOSA, AL 35403

STATE OF ALABAMA     )  
                                     :  
SHELBY COUNTY         )

**MORTGAGE MODIFICATION AGREEMENT**

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this  
**6<sup>th</sup>** day of **February, 2003**, by and between **Lynn Watson Griffin and Angie Banks Griffin**  
(herein referred to as “Mortgagor) and **First Federal Bank** (hereinafter referred to as “Bank”),

**WITNESSETH:**

WHEREAS, **Lynn Watson Griffin and Angie Banks Griffin** (hereinafter referred to as  
“Borrower”), executed a promissory note to First Federal Bank in the original amount of  
**Thirty-Five Thousand** / 100 Dollars (hereinafter referred to as the “Note”); and

WHEREAS, to secure the Note, Mortgagor executed a Mortgage (hereinafter referred to as  
the“Mortgage”) to First Federal Bank which was dated **October 13, 2000**, and recorded in the  
Probate Office of **Shelby** County, Alabama in Book **2000**, at Page **35911**; and

WHEREAS, Borrower desires to decrease to **Twenty-Two Thousand Eight**/ 100 Dollars  
from Bank, and Borrower has agreed to execute and deliver to Bank as evidence of such reduction  
of loan amount (mark one):

- \_\_\_\_\_ a Note Modification Agreement that amends the Note,  
\_\_\_\_\_ an additional promissory note in the principle amount of the additional loan,  
  **X**   a new Note, in the principal sum of **\$22,800.00**, in amendment of and  
in replacement and substitution for the original Note,

of even date herewith; and

WHEREAS, First Federal Bank is willing to reduce such from the sum to Borrower on  
condition, among others, that Mortgagor execute and deliver this Mortgage Modification  
Agreement

First Federal Bank  
P.O. Box 1970  
Tuscaloosa, AL 35403

NOW, THEREFORE, in consideration of the reduction loan made by Bank to Borrower and other valuable consideration, receipt of which is hereby acknowledged, Mortgagor and Bank agree that the Mortgage secures the payment as and when due of the principal sum of **Twenty-Two thousand Eight hundred and .00 / 100 Dollars (\$22,800.00)**, as evidence by the Note or Notes described above, together with any note or notes hereafter delivered in extension or renewal of, or in substitution for, any of the foregoing, and all interest now or hereafter owed accruing on all of the foregoing.

Mortgagor and Bank agree that all other terms of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Agreement and caused their seals to be affixed hereto on the day and year first above written.

 (Seal)  
Lynn Watson Griffin

 (Seal)  
Angie Banks Griffin

ACKNOWLEDGEMENT:

STATE OF Alabama, COUNTY OF Shelby } ss.

I, a notary public, hereby certify that Lynn Watson Griffin and Angie Banks Griffin whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day same bears date. Given under my hand this 6<sup>th</sup> day of February, 2003.

My commission expires: January 22, 2007  
(seal)

  
(Notary Public)

**First Federal Bank**

By: 

As Its: President

ATTEST:

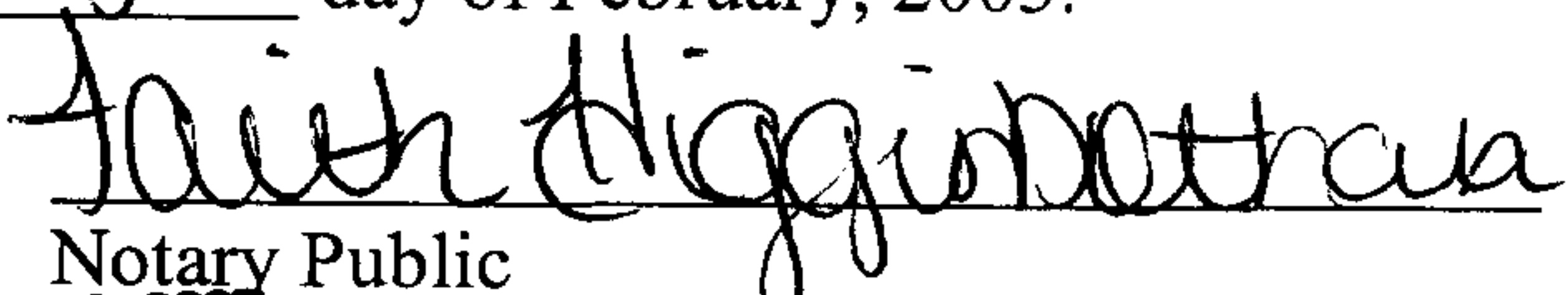
By: 

As Its: Vice President

STATE OF ALABAMA  
TUSCALOOSA COUNTY

On this the 5<sup>th</sup> day of February, 2003, I, the undersigned authority, Notary Public in and for the County, in said State, hereby certifies that Charlie Wolbach, President (title), of First Federal Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before that, being informed of the contents of the conveyance, he, as such officer, and with full authority, executed the same voluntarily on the day the same bears date, for and as the of said corporation.

Given under my hand and official seal this 5<sup>th</sup> day of February, 2003.

  
Notary Public

My Commission Expires January 22, 2007

My Commission expires: \_\_\_\_\_