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InterFirst Wholesale Mortgage Lending
Construction Lending Center
81 West Main Street, 8th Floor
Waterbury, CT 06702

(Space Above this Line for Recording Data)

LOAN MODIFICATION AGREEMENT
(To Extend the Time for the Completion of Construction)

This Loan Modification Agreement is made effective as of **October 12, 2003** by the undersigned
RHONDA T MILES and **DAVID D MILES**

("Borrower"), in regard to that certain Mortgage Deed, Deed of Trust or Security Instrument (hereinafter "Security Instrument") made by the Borrower in favor of **ABN AMRO MORTGAGE GROUP, INC.** 2600 W. Big Beaver Road, Troy, MI 48084 ("Lender"), which is dated **April 25, 2003** and which secures the debt of the Borrower, as set forth in a Fixed Rate Promissory Note of even date therewith (hereinafter "Note") in the original principal amount of \$ **294,400.00** against the property of the Borrower located at

COUNTY ROAD 81, VINCENT, AL 35178

as more fully described in said Security Instrument, and which Security Instrument is recorded at

Book or Liber 2002, at **Page(s)** 73200,

of the JUDGE OF PROBATE Records of SHELBY COUNTY, ALABAMA
(Name of Records) (County and State, or other Jurisdiction)

WHEREAS, the Borrower wishes to extend the time for the Borrower to complete the construction of the buildings or improvements that is set forth in the loan documents, including particularly the Construction Rider To Promissory Note and Security Instrument, that was originally executed by the Borrower and attached as a Rider to the Note, and that was recorded with such Security Instrument (both copies of which are hereinafter referred to as "Construction Rider" and the Construction Loan Agreement; and

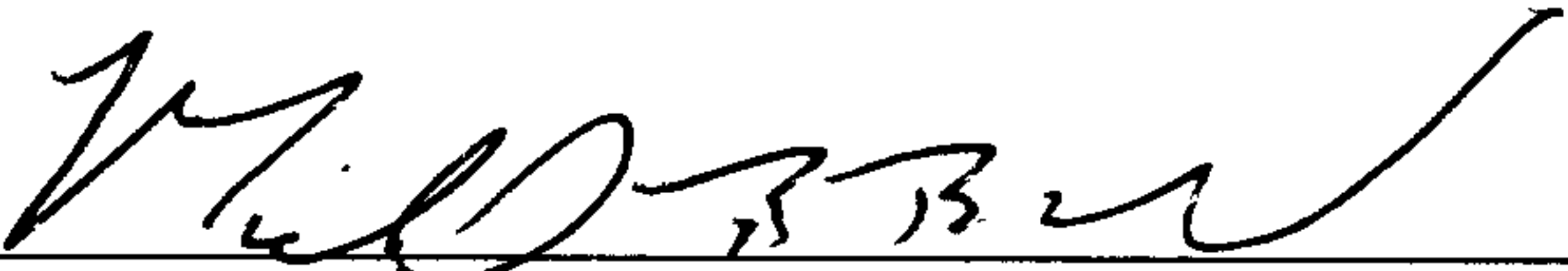
WHEREAS, the Borrower wishes to extend the period for construction without the establishment of a Delayed Completion Reserve Account at this time, but prefers instead to modify the executed and recorded documents to extend the Project Completion Date, and the Conversion Date described therein, without limiting or altering the right of the Lender to establish the Delayed Completion Reserve Account at a future time, if the Lender shall deem it necessary;

NOW THEREFORE, in consideration of One (\$1.00) Dollar and other valuable consideration and of the terms hereof, the parties hereto do hereby modify and amend the aforesaid Construction Rider only as follows:

1. The terms of the loan documents, Construction Loan Agreement and said Construction Rider are hereby altered and amended to change the date described as the Project Completion Date from **October 12, 2003** (wherever it appears as originally provided therein) to **January 12, 2004**.

IN WITNESS WHEREOF, this Agreement has been duly executed by:


ABN AMRO MORTGAGE GROUP, INC.

BY: 
MICHAEL B. BUCKLEY
Its Duly Authorized Vice President

(SEAL)

WITNESSES


Name:


Name:

STATE OF CONNECTICUT
COUNTY OF NEW HAVEN

)
) ss. Waterbury

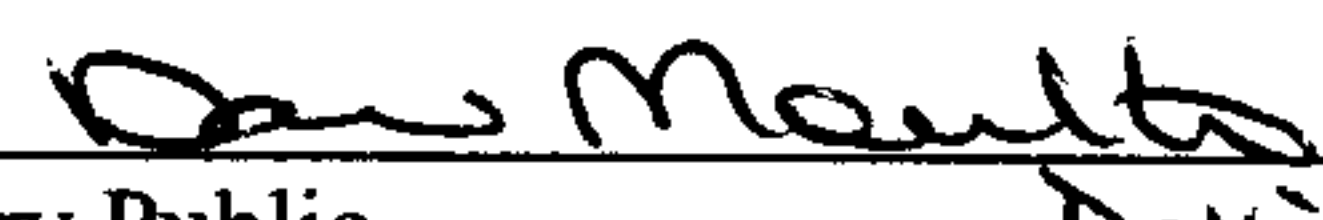
On the 24th day of September, 2003, before me, the undersigned, a Notary Public in
and for said State, personally appeared

MICHAEL B. BUCKLEY

personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is
subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by
his signature on the instrument, he acted on behalf of the Corporation and executed the instrument as its duly
authorized Senior Vice President.

IN WITNESS WHEREOF, I hereunto set my hand.

(This area for Official Notarial Seal)


Notary Public David Moulton
My Commission Expires 4/30/07