

20050525000254650 1/2 \$48.50  
 Shelby Cnty Judge of Probate, AL  
 05/25/2005 12:34:12PM FILED/CERT

## LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA )  
 SHELBY COUNTY )

This agreement is by and between AmSouth Bank ("Bank") and Jimmie Parker Custom Homes, Inc. ("Borrower").

WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissory Note and Mortgage, dated February 10, 2005 said mortgage recorded in Instrument #20050214000071290, in the Probate Office of Shelby County, Alabama.

WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth here. NOW THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

The loan amount \$472,000 shall be increased to \$495,000 representing an increase in the loan of \$23,000 applicable only to Lot 15, Deer Ridge Lakes Sector 2. This additional \$23,000 shall be disbursed by the "Bank" as additional funds are required by the "Borrower" for the construction of the referenced home. If all funds are not required, the balance shall be applied to the note referenced herein. All other terms, conditions and collateral of the note herein referenced shall be made a part of this modification agreement and control the repayment terms thereof.

Except as modified herein, all of the terms and conditions of the Loan, the Note and Mortgage and any and all other instruments executed in connection with said Loan shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 11th day of May, 2005.

AMSOUTH BANK

BY: Daniel W. Hill  
 Daniel W. Hill, Senior Vice-President

Jimmie Parker Custom Homes, Inc

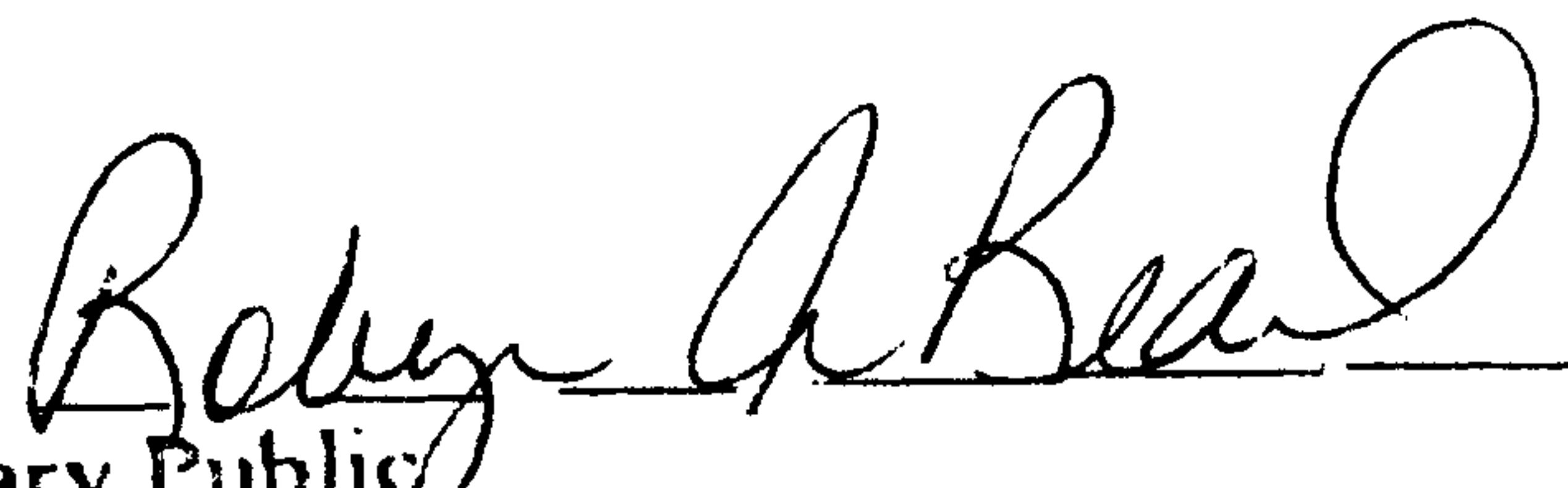
BY: Jimmie E. Parker 5-18-05  
 Jimmie E. Parker, President



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I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Daniel W. Hill, whose name as Senior Vice President of AmSouth 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 the conveyance, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 11th day of May, 2005.

  
\_\_\_\_\_  
Notary Public

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Jimmie E. Parker, whose name as President of Jimmie Parker Custom Homes, Inc. 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, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 11<sup>th</sup> day of May, 2005.

  
\_\_\_\_\_  
Notary Public