STATE OF ALABAMA

JEFFERSON COUNTY

This instrument was prepared by:
David P. Condon
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Birmingham, Alabama 35209

214 34 3(1) 1 (A) 1 (A)

MORTGAGE MODIFICATION AGREEMENT

This Modification Agreement is made and entered into this 19th day of June 2006, by and between Jack Frances Watts, Jr. and Ann A. Watts(hereinafter referred to as "Borrower") and Louise Agee Wrinkle(hereinafter referred to as "Lender") for the property located at 124 Branch Drive, Chelsea, 35043.

WITNESSETH

200606300000317340 1/3 \$79.70 Shelby Cnty Judge of Probate, AL 06/30/2006 02:06:40PM FILED/CERT

WHEREAS, Borrower executed a balloon note (the "Note") in favor of the Lender dated April 23, 2001, in the original principal amount of \$45,000.00; and

WHEREAS, Borrower executed a mortgage (the "Security Instrument") dated April 23,2001, in favor of the Lender securing the indebtedness herein by referenced Note with a parcel of land described as Lot 54, according to the Survey of Brook Chase Estates, Phase I, as recorded in Map Book 21, page 49, in the Probate Office of Shelby County, Alabama in said Security Instrument; and

WHEREAS, the above referenced Security Instrument was recorded in Book 2001, Page 16938, in the Office of the Judge of Probate of Shelby County, Alabama, recorded on May 1, 2001; and

WHEREAS, the parties now desire to amend and modify the Note and the Security Instrument to provide for changes in the terms;

NOW THEREFORE, in consideration of Ten and 00/100 Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which is herein acknowledged, the parties do herein agree to the modification of the Note and the Security Instrument as herein set forth:

1.

The Note is herein amended and modified as follows:

The Principal Balance is Forty-One Thousand Eight Hundred Dollars and thirty-seven cents (\$41,800.37); the Maturity Date is June 19, 2011; the First Payment is July 19, 2006; the Monthly Payment is \$276.34.

2.

The Security Instrument is herein amended and modified as follows:

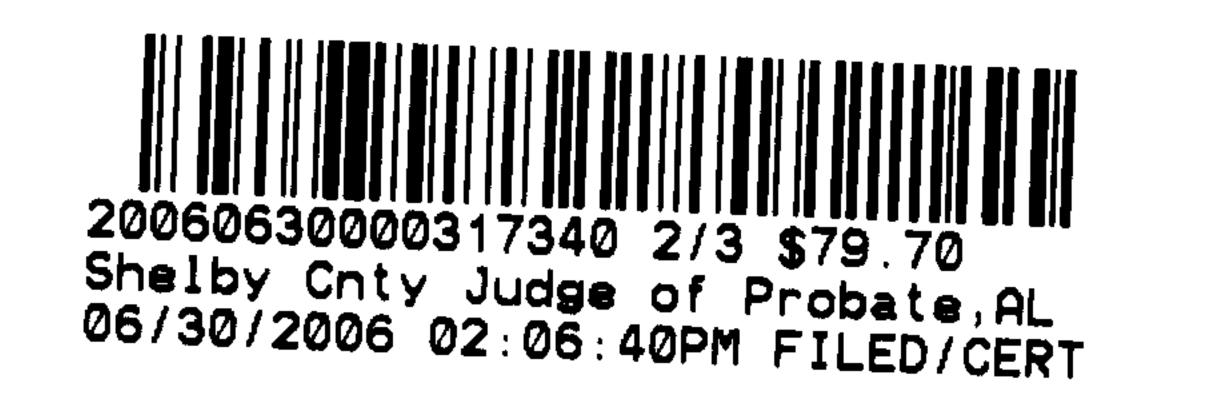
The Principal Balance is Forty-One Thousand Eight Hundred Dollars and thirty-seven cents (\$41,800.37); the Maturity Date is June 19, 2011;

3.

All other terms and provision of the Note and the Security Instrument not herein specifically amended and modified shall remain in full force and effect as originally set forth in the respective documents. Nothing contained herein shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument.

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Borrower herein represents and warrants that it is not in default under the terms of the Note or the Security Instrument, and further that it knows of now event that has occurred which, but for the passage of time, would constitute an event of default under the terms of the Note or the Security Instrument.

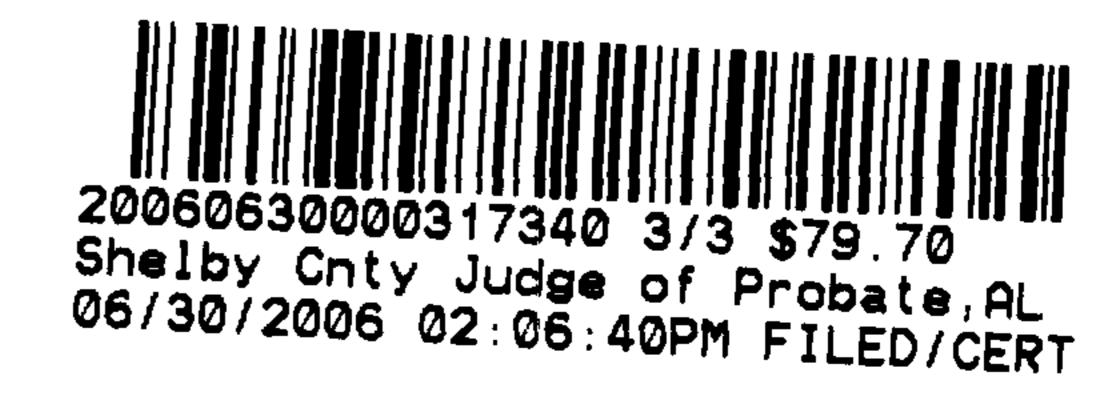


There is an intangible tax due of \$72.50 because the Maturity Date of the Note has been extended to June 19, 2011.

In witness whereof, the undersigned parties have hereunto set their hands and affixed their seals as of this the 19th day of June, 2006.

AS TO BORROWER:

AS TO BORROWER: Signed, sealed and delivered in the presence of:	BORROWERS
Witness	Jack Frances Watts, Jr. (Seal)
Witness	Ann A. Watts
seals as of the day and year first above written. AS TO LENDER:	es have hereunto set their hands and affixed their LENDER
Signed, sealed and delivered in the presence of: Witness	Louise Agee Wrinkle



ACKNOWLEDGEMENT AS TO BORROWERS

STATE OF ALABAMA)
JEFFERSON COUNTY)
I, the undersigned Notary Public in and for said County, in said State, hereby certify that Jack Frances Watts, Jr. and Ann A. Watts whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that being informed of the centents of the conveyance they executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this _19th_day of June 2006. Notary Public: My Containsion Expires: 2/13//6

ACKNOWLEDGEMENT AS TO LENDER TE-PARTE - PARTE
STATE OF ALABAMA)
JEFFERSON COUNTY)
I, the undersigned Notary Public in and for said County, in said State, hereby certify that Louise Agee Wrinkle whose name 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 executed the same voluntarily on the day the same bears date. Given under my hand and official seal this
Given under my hand and official seal this 1 / May of 2006
Notary Public Notary No
A STATE-ATILITY

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