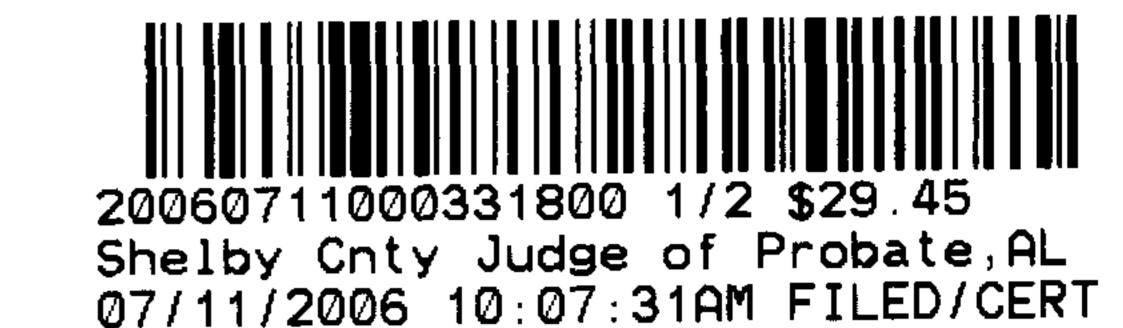
#10,250.00

MORTGAGE MODIFICATION AGREEMENT



Loan Account Number: 16161

THIS MORTGAGE MODIFICATION AGREEMENT is made this 23rd day of June, 2006, by and between CVA HOMEBUILDERS INC, (hereinafter the "Mortgagor(s)") and Covenant Bank (hereinafter the "Lender").

WITNESSETH:

WHEREAS, on <u>01/31/06</u>, Mortgagor(s) executed and delivered to Lender a Real Estate Mortgage (hereinafter the "Mortgage") in the amount of \$138,750.00, and filed for record in the Probate Office of Shelby County Instrument 20060213000072010 and all modifications and renewals thereof;

WHEREAS, Mortgagor(s) have requested and Lender has agreed to modify certain provisions of said Mortgage in the manner set forth herein below;

NOW, THEREFORE, it is hereby agreed by and between the Mortgagor(s) and the Lender that commencing with the date of this agreement of terms and provisions of said "Mortgage" are amended as follows:

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time shall not exceed \$149,000.00.

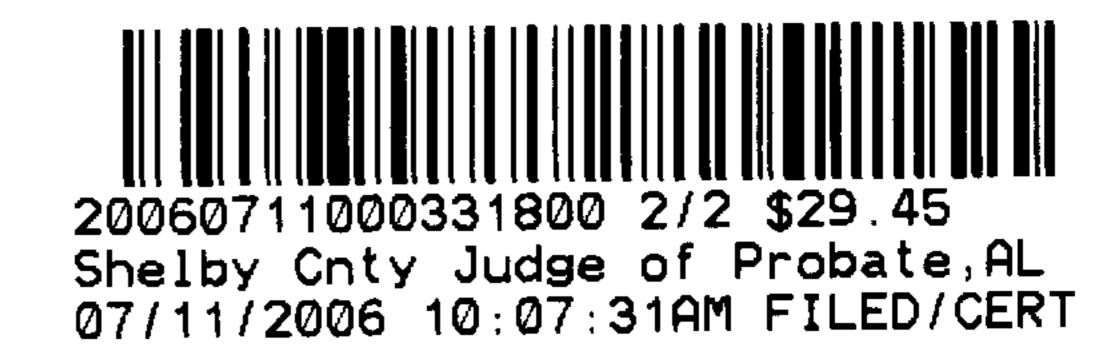
Except as herein modified, all other provisions and terms of the Mortgage shall remain in full force and effect and is hereby ratified and affirmed in all respects by the Mortgagor(s). Mortgagor(s), by these present, do hereby aver and confirm that they have no defenses or offsets with respect to Mortgagor(s) obligations pursuant to the Mortgage as is herein modified.

IN WITNESS WHEREOF, Mortgagor(s) and Lender have executed this Mortgage Modification Agreement as of the month, day and year first set forth herein above.

MORTGAGOR(S)

BY: Clarles V. Orgo
ITS: President

Start 2 Jacks



STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County and said Scertify that CIVILLO VALOS, PIUM dent	State, hereby
	whose
name(s) is/are signed to the foregoing Mortgage Modification Agreement, known to me, acknowledged before me on this day that, being fully informe contents of said agreement, being executed the same voluntarily on the dabears date.	d of the
Given under my hand and seal this, the 23rd day of Jule 2000	2.
Notary Public My commission expires:	28
STATE OF ALABAMA COUNTY OF JEFFERSON	
I, <u>Undersigned authority</u> , a Notary Public in and for said consaid state, hereby certify that <u>Julious To Jack son</u> , whose name as <u>VP</u> of Covenant Bank, a corporation signed the foregagreement and who is known to me, acknowledged before me on this day to informed of the contents of the agreement, as such officer and with full authority to and as the act of said corporation.	going hat, being
Given under my hand and seal this, the 23rd day of Jule 200	<u>6</u> .
Notary Public My commission expires:	