

This Instrument was prepared by:
Douglas L. Key, Attorney at Law
P. O. Box 360345
Birmingham, Alabama 35236

MORTGAGE MODIFICATION AGREEMENT

STATE OF ALABAMA
COUNTY OF Shelby

For and in consideration of the mutual benefits to Jefferson County Employees Credit Union and the undersigned borrower(s), and other good and valuable consideration, the parties hereto agree to modify the following mortgage loan:

Steven D. Perry
Loan Number: 90450C

Evidenced by a promissory note or the loan documents dated August 21, 2009 and mortgage dated simultaneously therewith, filed in the Office of the Judge of Probate Office of Shelby County on the 18th day of September, 2009 in Mortgage Book/Instrument 20090918000358250 at Page 1-7 on the following described property, to-wit:

SEE ATTACHED EXHIBIT "A" FOR THE LEGAL DESCRIPTION.

Because of certain employment and financial circumstances of the Borrower, the next payment will be due on January 7, 2010 and the original payment amount shall change to \$ 220.62 Bi-Week and the maturity date of said loan shall change to March 8, 2040.

The above changes are effective the day after signing this agreement.

AGREED this the 22nd day of December, 2009.

Jefferson County Employees Credit Union

By: [Signature]
Its: Chief Lending Officer

[Signature]
Borrower -

Borrower -

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a notary public in and for said county, in said state, hereby certify that Richard L. Morris, whose name as Chief Lending Officer of



20091222000467670 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/22/2009 03:16:58 PM FILED/CERT

Jefferson County Employees Credit Union, a state chartered credit union, 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 or she, as such officer and with full authority, executed for and as the act of said credit union.

Given under my hand and seal this the 22nd day of December, 2009.

Notary Public

My Commission Expires: 12/4/2010

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county, in said state, hereby certify that Steven D. Perry, whose name(s) is/are signed to the foregoing Agreement and who is/are known to me, acknowledged before me on this day that, being informed of the contents herein above, he/she/they executed the same voluntarily on the day the same bears date.

Subscribed and sworn to, before me, this 22nd day of December, 2009.

Notary Public

My Commission expires 12/4/2010

20090918000358250 7/7 \$30.00
Shelby Cnty Judge of Probate, AL
09/18/2009 01:06:53 PM FILED/CERT

20091222000467670 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/22/2009 03:16:58 PM FILED/CERT

EXHIBIT "A"

Lot 5, Block 4, according to the Survey of Green Valley 4th Sector, as recorded in Map Book 7, Page 10, in the Probate Office of Shelby County, Alabama.

The undersigned do hereby incorporate the above description into the mortgage executed by (him) (her) (them) on AUGUST 21ST, 2009, as if said description were set out on the face thereof.

Dated: AUGUST 21ST, 2009

Steven D. Perry Seal
STEVEN D. PERRY