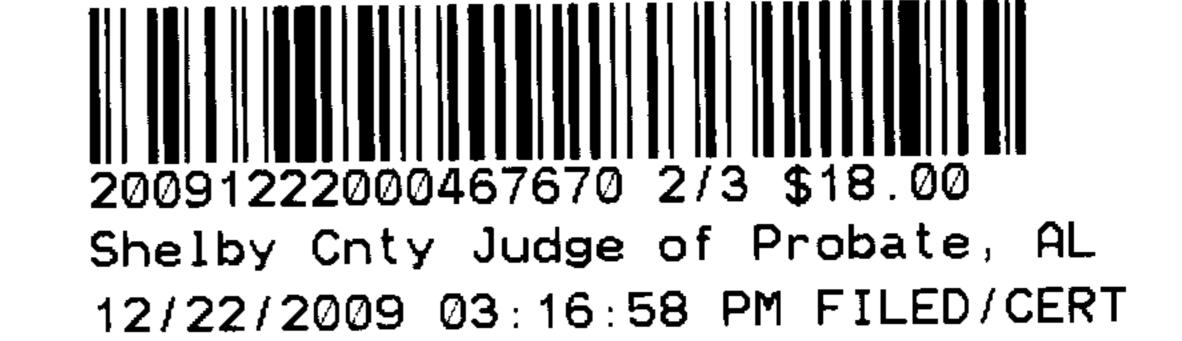


This Instrument was prepared by: Douglas L. Key, Attorney at Law P. O. Box 360345 Birmingham, Alabama 35236

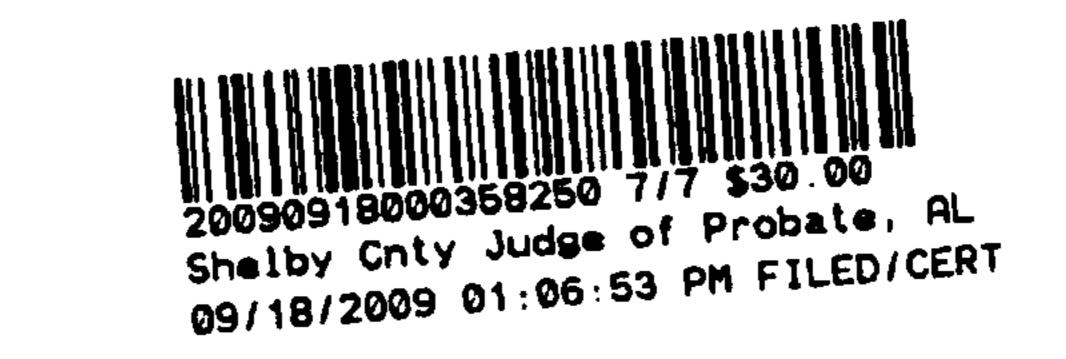
MORTGAGE MODIFICATION AGREEMENT

STATE OF ALABAMA COUNTY OFShelby	
For and in consideration of the mutual Union and the undersigned borrower(s), and othereto agree to modify the following mortgage Steven D. Perry Loan Number: 90450C	benefits to Jefferson County Employees Credit ther good an valuable consideration, the parties loan:
Shelby County on the 18thday	documents dated <u>August 21, 2009</u> and d in the Office of the Judge of Probate Office of of September, 2009 in Mortgage at Page 1-7 on the following described
SEE ATTACHED EXHIBIT "A' FOR THE LEGAL DE	SCRIPTION.
will be due on January 7, 2010 a	circumstances of the Borrower, the next payment and the original payment amount shall change to said loan shall change to March 8, 2040.
The above changes are effective the day after	r signing this agreement.
AGREED this the 22nd day of December	er, 200 <u>9</u> .
	Jefferson County Employees Credit Union By: Chief Lending Officer Storen D. Perry Borrower -
	Borrower -
STATE OF ALABAMA JEFFERSON COUNTY	
I, the undersigned, a notary public in an Richard L. Morris . whose na	d for said county, in said state, hereby certify that me as Chief Lending Officer of



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	
	ry Public		Adu
	Commission Expir	es: 12/4/2	010
STATE OF ALABAMA			
COUNTY OF <u>Jefferson</u>			
I, the undersigned, a Notary Public in ar Steven D. Perry	nd for said county,		ereby certify thate name(s) is/are
signed to the foregoing Agreement and who is this day that, being informed of the contents voluntarily on the day the same bears date.			
Subscribed and sworn to, before me, t		f Pecember	, 2009.
	ry Public	12/4/20	10
My (Commission expir	es	<u> </u>



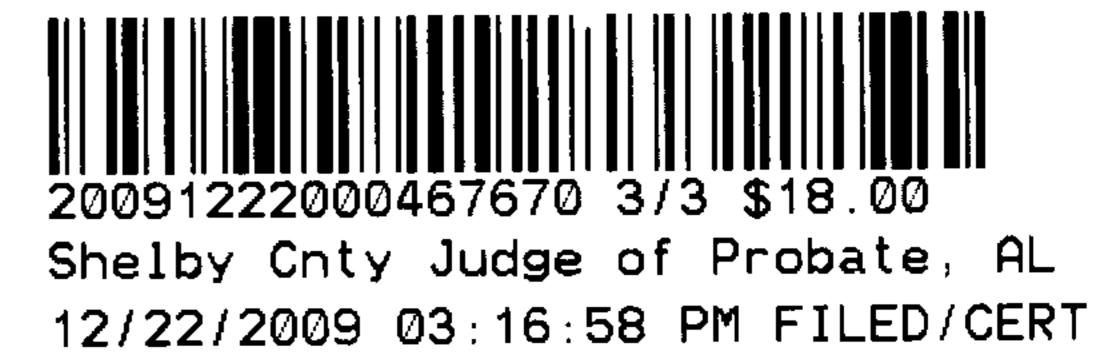


EXHIBIT "A"

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

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