12/17/1980 00:00:00 FILED/CERTIFIED

## LOAN MODIFICATION AGREEMENT

STATE OF ALABAMA SHELBY COUNTY

LOAN #09-016991-23-00

WHEREAS, Bobby S.Owens and wife, Donnette C. Owens did previously obtain a loan from United Federal Savings and Loan Association as evidenced by a note dated October 18, 1978, in the amount of \$80,000.00 and mortgage executed and delivered on the same date. Said mortgage being recorded in Mortgage Book 384, Page 918, in the Office of the Judge of Probate of Shelby County, Alabama, which note and mortgage are hereby incorporated herein as part of this instrument, and

WHEREAS, the above stated loan is being assumed by Frank T. Rentz and wife, Salle B. Powell Rentz on December 3, 1980, with a balance being \$84,039.86 for a remaining term of 360 months. The interest rate is hereby amended from 9.875% to 12.0% thereby changing the principal and interest payment to \$864.44. The new payment will be effective with the payment due October 17, 1980.

In all other respects, said mortgage contract shall remain in full force and effect.

Signed, sealed and delivered this 3rd day of December, 1980.

UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION

Salle B. Powell Rentz

STATE CF ALABAMA JEFFERSON COUNTY

On this 3rd day of December, 1980, I, the undersigned, a Notary Public in and for said County and said State, hereby certify that Frank T. Rentz and wife, Salle B. Powell Rentz, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me that, being informed of the contents of the conveyance, they executed the same voluntarily and as their act on the day the same bears date.

Given under my hand and seal of office this the 3rd day of December, 1980.

Notary Public

My commission expires:

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STATE OF ALABAMA HOUSTON COUNTY

On this 9th day of December, 1980, I, the undersigned, a Notary Public in and for said County in said State, hereby certify that James L. Tindell, whose name as Vice President of United Federal Savings and Loan Association, 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 9th day of December, 1980.

Notary Public

My commission expires:

My Commission Expires 2-1-83

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STATE OF ALA. SHELBY CO.

I CERTIFY THIS

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