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This Instrument was Prepared By: Sheri S. Parker  
First General Service(s) Corporation  
P.O. Box 20198  
Birmingham, Alabama 35216

MODIFICATION AGREEMENT

This agreement made this 16th day of June 19 86 between First Federal Savings and Loan Association of Alabama, hereinafter referred to as Mortgagee, and Lindell Ray Estep and wife, Melinda S. Estep, hereinafter referred to as Mortgagor.

WHEREAS the Mortgagor is now indebted to the Mortgagee on the premises conveyed by the existing Mortgage originally made to Mortgagee, the payment of which is secured by a note and a security instrument dated May 31, 1985 and recorded in the office of the Judge of Probate of Shelby County, Alabama in ~~XXXXXXXXXX~~ <sup>Book</sup> 29, Page 353. The property is more specifically described as follows:

*[Signature]*  
Lot 23-A, according to the Resurvey of Lots 23 and 24, Amended map of Riverchase Country Club, Phase II as recorded in Map Book 8, page 85, in the Probate Office of Shelby County, Alabama. *[Signature]*

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WHEREAS the parties mutually desire to modify the terms of said indebtedness by changing the interest rate required on said note.

NOW THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows:

Mortgagor hereby agrees to pay the unpaid principal balance of said indebtedness according to the terms and conditions of the new note executed simultaneous with this Modification Agreement.

It is the intent of the parties hereto that the lien and priority of the aforesaid mortgage indebtedness remain in full force and effect and that the property encumbered thereby continue to be subject to the lien of such mortgage as security for the payment of the new note executed this date.

This agreement is pursuant to that option conversion feature in the above referenced mortgage which is being exercised by the mortgagor this date.

Given under our hands and seals this the 16th day of June, 1986.

First Federal Savings and Loan Association  
of Alabama by:

Edward A. Davidson  
Edward A. Davidson, Assistant Vice President

Mortgagor Lindell Ray Estep

Mortgagor Melinda S. Estep

Mortgagor

State of Alabama

County of Jefferson

On this 16th of June, 1986, I, the undersigned authority, a Notary Public in and for said county and in said state, hereby certify that Lindell Ray Estep and wife, Melinda S. Estep whose name(s) 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 16th day of June, 1986.

My Commission expires:  
8/16/89

Notary Public

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

1986 JUN 20 AM 11: 01

Thomas A. Lander, Jr.  
JUDGE OF PROBATE

## RECORDING FEES

Recording Fee \$ 5.00

Index Fee 1.00

**TOTAL** \$ 6.00

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