

THIS INSTRUMENT PREPARED BY: (NAME): Susan F. DuBose, Loan Officer
(ADDRESS): Central Bank of the South 505 N. 20th St.
Birmingham, AL 35203

STATE OF ALABAMA
COUNTY OF Jefferson

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of The South ("Bank") and
David Hall Marsh and wife Elizabeth Brooks Marsh ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated April 1, 1991,
19 1991 ("Note"), and secured by a Mortgage on real property situated in Shelby County,
Alabama, such Mortgage being recorded in Map Book 258, beginning at Page 925,
in the office of The Judge of Probate, Shelby County, Alabama
("Mortgage"); and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is
modified as follows:

The maturity date is extended from September 26, 2004 to March 1, 2006.
All other terms and conditions remain unchanged.

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this
1st day of April, 19 91.

ATTEST

Its _____

THE SOUTH
CENTRAL BANK OF Susan F. DuBose
By: Susan F. DuBose
Its Loan Officer

WITNESS

David Hall Marsh
Elizabeth Brooks Marsh

ATTEST

Its _____

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED By: _____
Its _____

91 APR -8 AM 8:49

1. Deed Tax _____
2. Mfg. Tax _____
3. Recording Fee _____
4. Indexing Fee _____
5. No Tax Fee _____
6. Certified Fee _____
Total _____

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned _____, a Notary Public in and for said County, in said State,
hereby certify that David Hall Marsh and wife, Elizabeth Brooks Marsh
whose name(s) are signed to the foregoing conveyance, and where known to me, acknowledged
before me on this day that, being informed of the contents of this conveyance, they executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 1st day of April, 19 91.

My commission expires: _____

MY COMMISSION EXPIRES SEPTEMBER 29, 1992

Maryrose Howell
Notary Public

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned _____, a Notary Public in and for said County, in said State,
hereby certify that Susan F. DuBose
whose name as Loan Officer of Central Bank of The South
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 such conveyance, she, as such Loan Officer
and with full authority, executed the same voluntarily for and as the act of said Loan Officer
Given under my hand and official seal this 1st day of April, 19 91.

My commission expires: _____

MY COMMISSION EXPIRES SEPTEMBER 29, 1992

Maryrose Howell
Notary Public