

THIS INSTRUMENT PREPARED BY: (NAME): Fran Seale, Alabama Real Estate Dept.
(ADDRESS): Central Bank of the South, P.O. Box 10566,
Birmingham, Al. 35296

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and
Jimmy S. Shirley ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated June 17,
19 92 ("Note"), and secured by a Mortgage on real property situated in Shelby County,
Alabama, such Mortgage being recorded in Inst. # 1992-11758, beginning at Page ,
in the office of 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:

Increase loan amount to \$316,000.00. and extend expiration date to 3-1-93.

All other terms and conditions remain the same.

*Consideration
\$321,000.00*

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
15th day of January, 19 93.

ATTEST

Its _____

CENTRAL BANK OF the South
By: [Signature]
Its Real Estate Officer

WITNESS

[Signature]
Jimmy S. Shirley

Inst # 1993-02892

ATTEST

Its _____

By: 02/01/1993-02892
09:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 34.50

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Jimmy S. Shirley
whose name(s) 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 this conveyance, he executed the same
voluntarily on the day the same bears date.

Given under my hand and official seal this 15 day of January, 19 93.

My commission expires: 8-26-95

[Signature]
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 Eugene A. Boyd
whose name as Real Estate 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, 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 15th day of January, 19 93.

My commission expires: 7-18-95

[Signature]
Notary Public