

THIS INSTRUMENT PREPARED BY: (NAME): Beverly Meadows, Compass Bank
(ADDRESS): 15 South 20th Street, B'ham., AL 35233

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between ~~Central Bank of~~ Compass Bank f/k/a Central Bank ("Bank") and Terry M. Habshey, Amy K. Habshey & Joseph H. Habshey, Jr. ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated 12-18 19 90 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 323, beginning at Page 91 in the office of Judge of Probate, Shelby County, Alabama ("Mortgage"); and second and subordinate to mortgage filed 11-6-84 in Book 007, pg. 738 *

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 modified as follows:

The maturity date of the Note is hereby extended from 11-1-94 to 11-1-95.

Interest shall be paid monthly beginning 12-1-94.

Principal reductions of \$37,500 each shall be due and payable on 5-1-95 and 8-1-95. Balance of principal, accrued interest and all other charges shall be due before or on 11-1-95, which is the maturity date of this Note.

*modified 5-12-93 and modified 4-1-94 to INSTR #1994-13330.

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 November, 19 94.

ATTEST

Its _____

WITNESS

ATTEST

Its _____

COMPASS BANK F/K/A

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

Amy K. Habshey

Terry M. Habshey

By: [Signature]
Its Joseph H. Habshey, Jr.
Inst. # 1995-00551

01/06/1995-00551
11:15 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
a Notary Public 122.50

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Terry M. Habshey, Amy K. Habshey & Joseph H. Habshey, Jr. whose name(s) are signed to the foregoing conveyance, and who are 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 _____ day of December, 19 94.

My commission expires: Oct 8 1997

[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 James L. Knight, Jr. whose name as Real Estate Officer of Compass Bank f/k/a Central Bank, 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 13th day of December, 19 94.

My commission expires: June 12, 1998

[Signature]
Notary Public