

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

70004021-30

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 18TH day of FEBRUARY 1998 by and between A. T. SCOTT AND WIFE, LOIS E. SCOTT ("Borrowers") and HIGHLAND BANK ("Lender").

RECITALS

- A. On 2/04/97, Borrowers executed and delivered to Lender a mortgage ("the mortgage") covering the property described in Exhibit A (said mortgage being recorded in the Office of the Judge of Probate of SHELBY County, Alabama in instrument # 1997-04883 as security for a loan by Lender to Borrower in the original principal sum of 150,000.00
- B. Borrowers have requested and Lender has agreed to increase the amount in the manner set forth herein.

AGREEMENTS

NOW, THEREFORE, in consideration of the recitals and to induce the Lender increase the amount of the Note and Mortgage, and parties agree as follows:

1. The mortgage is amended to change the maturity from N/A to N/A.
2. The amount of the Mortgage is increased from the original principal sum of 150,000.00 to the principal sum of 250,000.00.
3. Except as herein amended, the Mortgage shall remain in full force and effect, and the Mortgage, as herein amended, is hereby ratified and affirmed in all respects. Borrowers confirm that they have no defenses or offsets with respect to Borrowers' obligations pursuant to the Note or the Mortgage as herein amended.

IN WITNESS HEREOF, the parties have caused this Mortgage Modification Agreement to be executed on the day and year first written above.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER:

[Signature] (SEAL)
[Signature] (SEAL)

LENDER:

HIGHLAND BANK

BY: [Signature]
ITS: [Signature]

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that A. T. SCOTT AND WIFE, LOIS E. SCOTT, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily.

Given under my hand this 18th day of February 1998.

[Signature]

Notary Public
My commission expires: 11/14/2000

NOTARIAL SEAL

Inst # 1998-11140

12:30/1998-11140
12:21 PM CERTIFIED

Inst # 1998-11140

11:00
11:00



STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Raymond W. Scott, whose name as the Vice President of HIGHLAND BANK, is signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily.

Given under my hand this 18th day of February, 1998.

NOTARIAL SEAL

Pat Rogers
Notary Public

My commission expires: 11/14/2000

Inst # 1998-11140

03/30/1998-11140
12:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD