

STATE OF ALABAMA)
JEFFERSON COUNTY)

LOAN MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into on this 8th day of August, 19 83, by and between FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BESSEMER, BESSEMER, ALABAMA, (herein called ASSOCIATION), and D. W. WHITLOCK and W. E. WHITLOCK, (herein called BORROWER, whether one or more);

W I T N E S S E T H:

WHEREAS, Borrower is indebted to Association as evidenced by promissory note dated September 3rd, 1981, secured by mortgage of same date conveying certain real property in Shelby County, Alabama, said mortgage being of record in ~~Real~~ Volume 415, page 241, in the Office of the Judge of Probate of Shelby County, Alabama, (~~Bessemer Division~~); and

WHEREAS, Association and Borrower mutually desire to revise and modify the terms of payment of said indebtedness;

NOW, THEREFORE, IT IS MUTUALLY AGREED AS FOLLOWS:

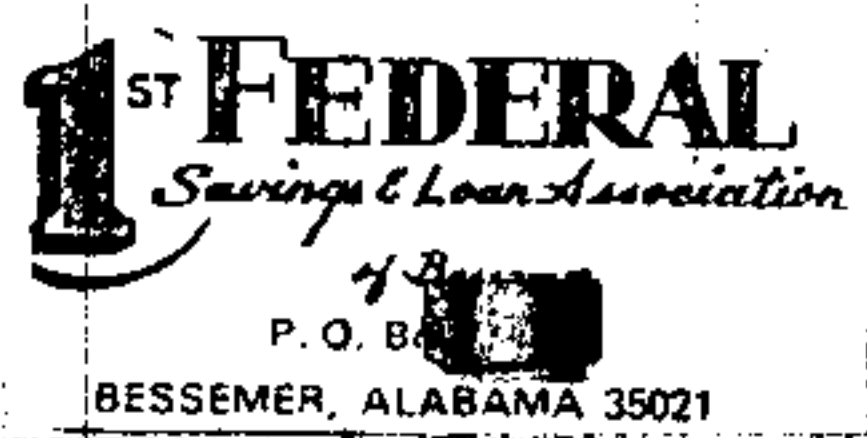
1. The unpaid balance of said indebtedness is now THIRTEEN THOUSAND FOUR HUNDRED NINETY-EIGHT AND 22/100----- DOLLARS, (\$ 13,498.22), and Borrower has this date executed a new promissory note evidencing such indebtedness, and amending and revising the amount and dates of payments and rate of interest to be paid by Borrower on such indebtedness.

2. No additional funds have been advanced by Association to Borrower, and, except as modified by this agreement and by the note of this date which now evidences said indebtedness, all other terms and conditions of the aforesaid mortgage shall remain in full force and effect and this agreement shall in no wise and to no extent whatever affect, impair or destroy the lien of said mortgage.

IN WITNESS WHEREOF, Association and Borrower have executed this agreement on the day and year first above written.

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BESSEMER

By [Signature]
Its Senior Vice President



D. W. Whitlock
Borrower

X W. E. Whitlock
Borrower

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that C. L. Davis, whose name as Senior Vice President of First Federal Savings and Loan Association of Bessemer, a corporation, is signed to the foregoing Loan Modification Agreement, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of the said Corporation.

GIVEN under my hand and official seal, this 8th day of August, 19 83.

Connie N. Hendrix
NOTARY PUBLIC

BOOK STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that D. W. Whitlock AND W. E. Whitlock whose name(s) is/are signed to the foregoing Loan Modification Agreement, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she/they executed the same voluntarily on the day the same bears date.

GIVEN under my hand and official seal, this 8th day of August, 19 83.

Connie N. Hendrix
NOTARY PUBLIC

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

1983 AUG 16 AM 9:43

F. Thomas A. Shaw
JUDGE OF PROBATE

Rec. 300
Ind. 100
400