

MODIFICATION AGREEMENT

This agreement made this 4th day of November 1985 between First Federal Savings and Loan Association of Alabama, hereinafter referred to as Mortgagee, and Betty S. Bryant, an unmarried woman, hereinafter referred to as Mortgagor.

WHEREAS the Mortgagor is now indebted to the Mortgagee on the premises conveyed by the existing Mortgage originally made to Mortgagee, the payment of which is secured by a note and a security instrument dated October 25, 1984 and recorded in the office of the Judge of Probate of Shelby County, Alabama in Real Volume 6, Page 925. The property is more specifically described as follows:

Lot 5, according to the Survey of Old Mill Trace, Second Sector, as recorded in Map Book 8, page 156 in the Probate Office of Shelby County, Alabama.

BOX 048 PAGE 394

WHEREAS the parties mutually desire to modify the terms of said indebtedness by changing the interest rate required on said note.

NOW THEREFORE, in consideration of the covenants hereinafter contained, it is mutually agreed as follows:

Mortgagor hereby agrees to pay the unpaid principal balance of said indebtedness according to the terms and conditions of the new note executed simultaneous with this Modification Agreement.

It is the intent of the parties hereto that the lien and priority of the aforesaid mortgage indebtedness remain in full force and effect and that the property encumbered thereby continue to be subject to the lien of such mortgage as security for the payment of the new note executed this date.

This agreement is pursuant to that option conversion feature in the above referenced mortgage which is being exercised by the mortgagor this date.

✓
First General Service(s) Corporation
P. O. Box 20198
Birmingham, Alabama 35216

Given under our hands and seals this the 4th day of November, 19 85.

First Federal Savings and Loan Association
of Alabama by:

Edward A. Davidson
Edward A. Davidson, Assistant Vice President

Betty S. Bryant
Mortgagor Betty S. Bryant

Mortgagor

Mortgagor

State of Alabama

County of Jefferson

On this 4th of November, 19 85, I, the undersigned authority, a
Notary Public in and for said county and in said state, hereby certify that
Betty S. Bryant, an unmarried woman whose name(s) is
signed to the foregoing conveyance, and who is known to me, acknowledged before
me that, being informed of the contents of the conveyance, she executed the
same voluntarily and as her act on the day the same bears date.

Given under my hand and seal of office this the 4th day of November, 19 85.

My Commission expires:
8/16/89

John L. Parker
Notary Public

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

1985 NOV -8 AM 10:12

Thomas W. Anderson, Jr.
JUDGE OF PROBATE

RECORDING FEES

Recording Fee	\$ <u>5.00</u>
Index Fee	<u>1.00</u>
TOTAL	\$ <u>6.00</u>

BOOK 048 PAGE 395