

THIS INSTRUMENT PREPARED BY: (NAME): Gwen Morris Central Bank of the South
(ADDRESS): P. O. Box 10566 Birmingham, Alabama 35296

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and James F. Smith d/b/a Audition ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated February 28, 1986, 1986 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 438, beginning at Page 650, 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:

ACCOMODATION MORTGAGE MODIFIED AS FOLLOWS:

sub 1/2
~~The Audition, Inc.~~ - Borrowers

James F. Smith and wife, Pamela L. Smith - Mortgagors

AMOUNT OF MORTGAGE IS INCREASED FROM \$80,000.00 to \$160,000.00

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 28th day of February, 1986.

ATTEST

CENTRAL BANK OF THE SOUTH

By: _____

Its Commercial Loan Officer

Its _____

WITNESS

ATTEST

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

Its 1986 APR -7 AM 11:39

James F. Smith
James F. Smith

Pamela L. Smith
Pamela L. Smith

By: Mary E. Bragg
Its Commercial Loan Officer

Mtg. fee - 120.00
250
1.00
123.50

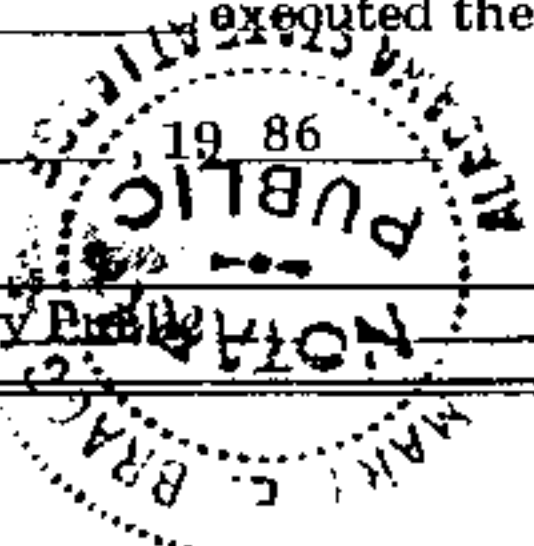
STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James F. Smith and wife, Pamela L. Smith 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, have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of February, 1986

My commission expires: 2-15-89

Mary E. Bragg
Notary Public



STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, _____, a Notary Public in and for said County, in said State, hereby certify that _____ whose name as _____ of _____, a _____, 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, _____, as such _____ and with full authority, executed the same voluntarily for and as the act of said _____.

Given under my hand and official seal this _____ day of _____, 19____.

My commission expires: _____

Notary Public

Cent. Bank of So.
P.O. BOX 10566
BIRMINGHAM, ALABAMA 35296