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THIS INSTRUMENT PREPARED BY: (NAME): Anthony D. Snable, Attorney
(ADDRESS): 2700 Highway 280 South, Suite 101
Birmingham, Alabama 35223

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and John Michael Metrock and wife, Connie Kay Metrock ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated January 7, 19 87 ("Note"), and secured by a Mortgage on real property situated in Shelby Jefferson County, Alabama, such Mortgage being recorded in Book 110, beginning at Page 365, in the office of Judge of Probate, Shelby County, ("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: Extending maturity date to May 10, 2002, with Borrower promising to pay in payments of principal and interest for 15 years with a final payment due on May 10, 2002.

John Michael Metrock and John M. Metrock are one and the same person.

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 11th day of May, 19 87.

ATTEST

Its _____

CENTRAL BANK OF THE SOUTH

By: [Signature]
Its Jerry E. Fox
Vice-President

WITNESS

[Signature]
John Michael Metrock
[Signature]
Connie Kay Metrock

ATTEST

Its 1987 JUN 15 AM 9:00

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

RECORDING FEES

Recording Fee \$250
Index Fee 100
TOTAL \$350

BOOK 135 PAGE 667

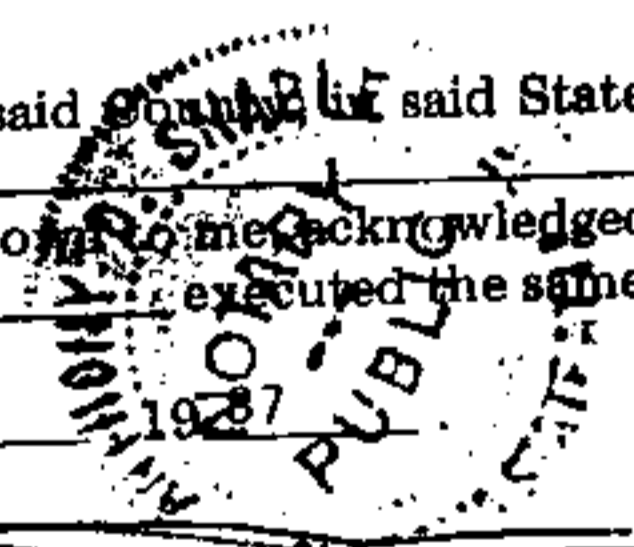
STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, _____ the undersigned, a Notary Public in and for said Shelby County, said State, hereby certify that John Michael Metrock and wife, Connie Kay Metrock 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 11th day of May

My commission expires: 10-21-87

[Signature]
Anthony D. Snable 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 Jerry E. Fox whose name as Vice-President of Central Bank of the South a corporation, is signed to the foregoing conveyance, and who is known to me, he, as such officer, acknowledged before me on this day that, being informed of the contents of such conveyance, he, as such officer, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 11th day of May

My commission expires: 10-21-87

[Signature]
Anthony D. Snable Notary Public

