Camille T. Marrs This instrument prepared by \pm

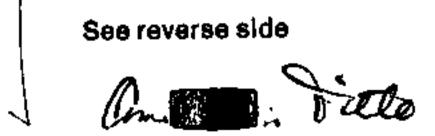
MODIFICATION AGREEMENT

215 North 21st Street Birmingham, Alabama 35203

THE	STATE OF	·
	Shelby COUNTY) PMI CERTIFICATE # NA	
	This Agreement made and entered into on this <u>29th</u> day of <u>February</u> , 19 <u>88</u> , by een <u>Donald J. Robinson and Joan A. Robinson</u>	y and
OF I	Inafter referred to as "Borrower"), and JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIASIRMINGHAM, a federally chartered savings and loan association (hereinafter referred to ociation"):	TION to a
	WITNESSETH	
	WHEREAS, Bernard S. Lorino and wife, Kay Lorino	
	did on, t	
the _	31st day of August , 19 79 , execute to the Association a mortgage covering co	ertai Seal
real	property located and situated inShelby County,Alabama, which gage is recorded in the Office of the Judge of Probate ofShelby Co	
mort	Alabama, in Real Wolffine 395, Page779, reference being hereby made to	sai
reco	gage is recorded in the Office of the Judge of Probate ofSterny	ribe
exec	uted on the 29thday of <u>February</u> , 19 84, which said Assumption Agreement is rec	orae eta 1
on the	ne 6th day of March 19 84 in the Office of the Judge of Prob She1by County, Alabama In Real Working 444, Page 491	ale (
		
orine	WHEREAS, the original principal balance due on the indebtedness secured by said mortgage cipal sum of \$ _50,000.00 ; and	in th
•	WHEREAS, Borrower is desirous of converting said note and mortgage from <u>an adjustable</u> fixed 10.750% rate mortgage loan.	8.
the the	NOW, THEREFORE, in consideration of the premises and other value consideration in hand populate parties hereto to each other, the receipt, adequacy and sufficiency whereof is hereby acknowled parties hereto coverant and agree as follows:	age
	1. That the present principal balance of the indebtedness securing said mortgage is in th	76 e
amo	iunt of \$ <u>45,178.50</u>	
	2. The Borrower agrees to pay said present principal balance of \$_45,178.50 in accordance with the following loan plan of the Association:	_
ME 867	monthly principal and interest installments of \$ 455.51 7.42, with the first such month	al Iy
88	Installment being due and payable on the 1st_ day of and including the first day of and on the first day of each successive month thereafter to and including the first day of each successive month thereafter to and including the first day of each successive month thereafter to and including the first day of each successive month thereafter to and including the first day of the entire unpaid balance.	of
BOOK 1	September 20 2008, on which said latter date the entire unpaid balance of principal together with all accrued interest shall be due and payable unless sooner paid Each of said monthly installments shall be applied first to the payment of accrued interest of the unpaid balance of principal, and the remainder of said installments shall be applied to the reduction of principal.	n.

Conversion to fixed rate

Revised 1/87





•	IN WITNESS WHEREOF, the parties hereto an duplicate, on the date herein above first written.	d hereunder have set their hands and seals in
	Witness & Clark	Borrower Donald J. Robinson
		Borrower [sign original only] Joan A. Robinson
,	THE STATE OFAlahama) Shelby COUNTY) I, the undersigned, a Notary Public in and for said Donald J. Robinson andJoan A. Robinson andJoan A. Robinson and Donald J. Robinson and Donald J. Robinson and Donald J. Robinson and Donald J. Robinson and Donald Donald J. Robinson and Donald D	County in said State, hereby certify that
か製と	being informed of the contents of the instrument, they e bears date.	to me, acknowledged before me on this day, that xecuted the same voluntarily on the day the same
Z S	i Given under my hand and seal of office, this $-\frac{8}{2}$	
3000	STATE OF ALA. SHELBY L. I CERTIFY THIS INSTRUMENT WAS FILED	NOTARY PUBLIC My commission expires 3/07/1990 My Commission Expires February 7, 1990
05%	- and the bline.	JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION OF BIRMINGHAM
PICE	JUDGE OF PROBATE Gooding Fee	BY: Vice President
188	TOTAL 600	
ğ	THE STATE OF ALABAMA) JEFFERSON COUNTY)	
) i	I, the undersigned, a Notary Public In and for said Rick Romano whose name as Savings and Loan Association of Birmingham, an assoc who is known to me, acknowledged before me on this distrument, he as such officer, and with full authority, exet the corporation.	Vice President of Jefferson Federal iation, is signed to the foregoing instrument, and ay that, being informed of the contents of the in-
	Given under my hand and seal of office this <u>8th</u>	NOTARY PUBLIC My Commission expires
		MY COMMISSION EXPIRES OCTOBER 1, 1990
	t state of at A. Chili	· · · · · · · · · · · · · · · · · · ·
	STATE OF ALA. SHELL I CERTIFY THE INSTRUMENT WAS	Filtili woording Fee \$ \$.00
	BB NOV -9 AM 1	\sim 600
	JUDGE OF PROBA	
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