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This Agreement made and entered into on this _16th day of			i •	- 12 MOUTH STRE 211661	•
This Agreement made and entered into on this 16th day of January , 19 89 , by and between Byron Shaw and wife, Karen Shaw Thereinafter referred to as "Borrower"), and JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION OF BIRMINGHAM, a federally chartered savings and loan association (hereinafter referred to as "Association"): WITNESSETH WHEREAS, Byron Shaw and wife, Karen Shaw did on, to-wit: the 23rd day of December , 19 85 , execute to the Association a mortgage covering certain real property located and situated in Shelby County, Alabama , in Real Volume 055 **Page 427 ***, reference being hereby made to said record for a particular description of said property, said mortgage and the note therein described assumed by NA		MODIFICAT	TION AGREEMEN	Y ^{uungnam} , Alabama 3	15203
This Agreement made and entered into on this 16th day of January , 19 89 , by and between Byron Shaw and wife, Karen Shaw (hereinafter referred to as "Borrower"), and JEFFERSON FEDERAL SAVINGS AND LOAN ASSOCIATION OF BIRMINGHAM, a federally chartered savings and loan association (hereinafter referred to as "Association"): WITNESSETH WHEREAS, Byron Shaw and wife, Karen Shaw did on, to-wit: the 23rd day of December 19 85 execute to the Association a mortgage covering certain real property located and situated in Shelby County, Alabama which said mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama in Real Volume 055 **Page 427 ***, reference being hereby made to said record for a particular description of said property, said mortgage and the note therein described assumed by NA executed on the NA day of NA 19 NA, which said Assumption Agreement is recorded on the NA day of NA 19 NA, in the Office of the Judge of Probate of NA County, NA in Real Volume NA Page NA and WHEREAS, the original principal balance due on the indebtedness secured by said mortgage in the principal sum of \$ 62,500.00. WHEREAS, Borrower is desirous of converting said note and mortgage from an adjustable for a fixed rate mortgage loan. NOW, THEREFORE, in consideration of the premises and other value consideration in hand paid by the parties hereto to each other, the receipt, adequacy and sufficiency whereof is hereby acknowledged, the parties hereto covenant and agree as follows: 1. That the present principal balance of the indebtedness securing said mortgage is in the amount of \$ 60,782.42 2. The Borrower agrees to pay said present principal balance of \$ 60,782.42 1. The Borrower agrees to pay said present principal balance of \$ 60,782.42	•	4	1/0/0	:	. ***
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in accordance with the following loan plan of the Association:			İ	of \$ 60 782 42	,
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••• • • • • • • • • • • • • • • • • • •	in accordance with the	e tollowing toan p	INTERPOLITION	• • •	
Borrower shall pay to the Association the balance due on said note and mortgage with interest	Barramar shall now to f	the Association th	e balance due on said	I note and mortgage w	ith Interest
at the rate of ten and seven-eighths percent (10.875%) per annum payable in equal	Borrower snan pay to	(cauch_ciahth:	percent (10.8)	75 %) per annum payal	ble in equal
at the rate of <u>ten_and_seven-eighths</u> percent (10.875%) per annum payable in equal monthly monthly principal and interest installments of \$, with the first such monthly	at the rate of ten and	interest installms		, with the first su	ch monthly
monthly principal and interest installments of 4 1st day of February 19 89	monthly principal and	itifolast merepje v	n the 1st day of		1 9

and on the first day of each successive month thereafter to and including the first day of _ , on which said latter date the entire unpaid balance 20 16 <u>January</u> 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 on the unpaid balance of principal, and the remainder of said instailments shall be applied to the reduction of principal.

3. That, except as modified by this agreement, all of the conditions, obligations, agreements and stipulations made in the original mortgage and note shall remain in full force and effect, and especially those provisions set forth in said mortgage in regard to default and foreclosure.

See reverse side

Conversion to fixed rate

Revised 1/87

IN WITNESS WHEREOF, the p	arties hereto	and hereunder h	ave set their hands	and seals in
duplicate, on the date herein above fi			_	
Han P. Allin		Xt	By my Sha	(SEAL)
Witness		Borrower	BYRON SHAW	
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<u> </u>		Borrower	KAREN SHAW	original only]
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THE STATE OFAlabmaa)	!	·	
	OUNTY)		. 	. <u> </u>
I, the undersigned, a Notary Pub	:			
Byron Shaw and signed to the foregoing instrument, ar			, whose names as	
being informed of the contents of the				
bears date.	Ì	- sh ^		. 40
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		My commi	ssion expires 2	7/ 27
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		("Association	on") // // /	1 1 1
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	:	•	Assistant Vice	President
	.	, ITS:	ASSISTANT TIO	1103144
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THE STATE OF ALABAMA) JEFFERSON COUNTY)	,		•	t protiti Like sal
I, the undersigned, a Notary Pul	hile in and fo	eeld County in se	id State, hereby certif	•
Charles B. Bernhard I Whose no	ame as A	ssistant Vice	President of Jef	ferson Federal
Savings and Loan Association of Birn	ningham, an'	association, is sign	ned to the foregoing is	nstrument, and
who is known to me, acknowledged to strument, he as such officer, and wit	sefore me on h full authori	this day that, being	g intermed of the con ame voluntarily for an	itents of the in-
the corporation.	,, 1011 gariio.	.,, oxoodioo ino oi		
	, -6 -60 Al-in	Oth days at	February 🔏	19 89
Given under my hand and seal	or office this:	9th day of	1-2	
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JUDGE OF FRUBATE

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