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Prepared by: Beverly Welch  
Highland Bank  
P. O. Box 55338  
Birmingham, AL 35255-5338

State of Alabama  
County of Jefferson

Amendment to Mortgage

THIS AGREEMENT, made this 10 day of SEPTEMBER, 1991, by and between WILLIAM T. SCRUGGS JR. ("Borrower") and Highland Bank, a state banking corporation ("Lender").

R E C I T A L S:

A. On FEBRUARY 26, 1991, HIGHLAND BANK executed and delivered to Lender a mortgage in the amount of \$ 191,000.00 which mortgage is recorded in the Office of the Judge of Probate of SHELBY County, Alabama in Real Volume 331 page 701/702 (the "Mortgage") as security for a loan by Lender to Borrower in the principal sum of \$ 191,000.00.

B. Borrower has requested and Lender has agreed to increase the original loan to \$ 225,000.00 provided the Mortgage is amended as hereinafter set forth.

AGREEMENT

NOW, THEREFORE, in consideration of the recitals and to induce the Lender to make an additional loan to Borrower, the parties agree as follows:

1. The Mortgage is hereby amended by deleting the words and figures "ONE HUNDRED NINETY ONE THOUSAND & NO/100" and "\$ 191,000.00" wherever the same appear, and to insert in lieu thereof the words and figures "TWO HUNDRED TWENTY FIVE THOUSAND AND NO/100" and "\$ 225,000.00".

2. The term "Note" or "Promissory Note" as used in the Mortgage shall refer to such instruments as the same have been modified by a Master Note of even date herewith, and as the same may hereafter be extended, renewed, or modified.

3. Except as herein amended, the Mortgage shall remain in full force and effect, and the mortgage, as herein amended, is hereby ratified and affirmed in all respects. Borrower confirms that it has no defenses or offsets with respect to its obligations pursuant to the Mortgage as herein amended.

*Highland Bank*  
*22011 Highland Ave. So.*

BOOK 363 PAGE 378

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed on this day and year first written above.

I CERTIFY THIS INSTRUMENT WAS FILED

91 SEP 12 PM 1:36

JUDGE OF PROBATE

WILLIAM T. SCRUGGS JR.

DEBORAH V. SCRUGGS

HIGHLAND BANK

By:

Its

State of Alabama  
County of Jefferson

I, the undersigned authority, a Notary Public, hereby certify that WILLIAM T. SCRUGGS JR., whose name as Borrower is signed to the foregoing instrument, and DEBORAH V. SCRUGGS, who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such Borrower, executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 10 day of SEPTEMBER, 1991.

Notary Public

MY COMMISSION EXPIRES JULY 26, 1992

State of Alabama  
County of Jefferson

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that DON PRUETT as VICE PRESIDENT of Highland Bank, a state banking corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said state banking corporation.

Given under my hand and seal of office this 10 day of SEPTEMBER, 1991.

Notary Public

MY COMMISSION EXPIRES JULY 26, 1992

1. Doc. Fee \_\_\_\_\_  
2. Reg. Fee \_\_\_\_\_  
3. Recording Fee \_\_\_\_\_  
4. Indexing Fee \_\_\_\_\_  
5. No Tax Fee \_\_\_\_\_  
6. Certified Fee \_\_\_\_\_  
\$ 62.00