

THIS INSTRUMENT PREPARED BY: (NAME): Susan Burdette - an employee of Central Bank
(ADDRESS): 1789 Montgomery Highway B'ham, AL. 35244

STATE OF ALABAMA)
COUNTY OF Jefferson)

1615

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and Ignatius V. Vetrano and wife Rosemarilyn R. Vetrano ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated 1-23-99,
19 89 ("Note"), and secured by a Mortgage on real property situated in Shelby County,
Alabama, such Mortgage being recorded in Book 224, beginning at Page 396,
in the office of the 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:

THE MATURITY DATE OF THIS MORTGAGE SHOULD BE EXTENDED FROM JANUARY 15, 1994
TO A NEW MATURITY DATE OF JANUARY 15, 1997.

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
24th day of January, 19 92.

ATTEST

Its _____

CENTRAL BANK OF the South

By: Susan Burdette

Its Loan Officer

WITNESS

Ignatius V. Vetrano
Rosemarilyn R. Vetrano

ATTEST

Its _____

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

92 JAN 29 AM 10:57

JUDGE OF PROBATE

By: _____

Its _____

| | |
|------------------|----------------|
| 1. Deed Tax | \$ |
| 2. Mfg. Tax | \$ |
| 3. Recording Fee | \$ <u>2.50</u> |
| 4. Indexing Fee | \$ <u>3.00</u> |
| 5. No Tax Fee | \$ |
| 6. Certified Fee | \$ <u>1.00</u> |
| Total | \$ <u>6.50</u> |

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Ignatius V. Vetrano and wife Rosemarilyn R. Vetrano
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 24th day of January, 19 92.

My commission expires: 3-3-94

Deleida F. Johnson
Notary Public

STATE OF ALABAMA

COUNTY OF _____

I, _____, a Notary Public in and for said County, in said State,
hereby certify that _____ of _____,
whose name as _____ 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