

THIS INSTRUMENT PREPARED BY: (NAME): Central Bank of the South - Deleida Johnson
(ADDRESS): 1789 Montgomery Hwy., Birmingham, Al. 35244

STATE OF ALABAMA)
COUNTY OF Shelby)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and Edward A. Duke and wife, Joan C. Duke ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated July 2, 19 91 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 352, beginning at Page 723, in the office 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 IS CHANGED FROM 1-1-92 to ON DEMAND

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 1st day of January, 19 92.

ATTEST

Its _____

WITNESS

ATTEST

Its _____

92 FEB 28 AM 8:19

JUDGE OF PROBATE

CENTRAL BANK OF the South
By: _____
Its Loan Officer

Edward A. Duke
Joan C. Duke

By: _____
Its _____

1. Deed Tax	\$
2. Mfg. Tax	\$
3. Recording Fee	\$ <u>3.50</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 Shelby)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Edward A. Duke and wife, Joan C. Duke 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 1st 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 _____ whose name as _____ of _____ a _____, 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