

THIS INSTRUMENT PREPARED BY: (NAME): Gloria Walker - Central Bank of the South
(ADDRESS): 701 South 20th Street, B'ham, AL 35233

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and
Gary Robert & Linda Lee Ferguson ("Borrower"). dated 8-28-92

WHEREAS, Borrower is indebted to Bank as evidenced by Real Estate Mortgage dated 8-28-92
19____ ("Note"), and secured by a Mortgage on real property situated in Shelby County,
____, such Mortgage being recorded in _____, beginning at Page _____,
in the office of _____, _____ County, _____
("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:

Please increase MTG dated 8-28-92 from 110,000.00 to 110,479.41

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
24 day of Sept., 1992.

ATTEST

Its _____

CENTRAL BANK OF the South
By: [Signature]
Its Loan Officer - V.P.

WITNESS

Gary Robert Ferguson
Linda Lee Ferguson

ATTEST

Its _____

By: _____
Its: _____

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, Gloria Walker, a Notary Public in and for said County, in said State,
hereby certify that Gary Robert & Linda Lee Ferguson
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 22 day of Sept., 1992.

My commission expires: [Signature] 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: _____

Inst # 1992-23794
Notary Public

10/19/1992-23794
08:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 7.25