Account No. 200-194958

FIRST UNION HOME EQUITY CORPORATION

FIXED RATE MORTGAGE MODIFICATION AGREEMENT

This Modification Agreement ("Agreement") is made this 24th day of August, 19 92, by and between Charles T. Vinson and wife Sandra P. Vinson (hereinafter "I," "me," or "my") and First Union Home Equity Corporation, formerly known as First Union Mortgage Corporation (hereinafter "you," "your," or "Noteholder.")

WHEREAS, I executed a Fixed Rate Note ("Note"), Account Number 200-194958, dated March 1, 19 90, in the amount of $ 17,400.00 (hereinafter "Principal") to you secured by a Deed of Trust, Mortgage, or Deed to Secure Debt ("Security Instrument") dated March 1, 19 90 and recorded in Book 281 Page 72 in the Register's office of [redacted] County, to which reference is made for a complete description of the Property.

WHEREAS, I have paid monthly payments of Principal which have reduced the loan balance to $ 12,933.64 and I desire a readvancement of Principal to the original amount of $ 17,400.00.

NOW, therefore I request you advance the amount of $ 4,466.36 under the terms of the Note and the following terms and conditions:

> I, the undersigned (jointly and severally), promise to pay Noteholder, or order, the principal sum of Seventeen Thousand and Four Hundred and 00/100 Dollars ($ 17,400.00) with interest on the unpaid principal balance from the date of this Agreement, until paid, at the rate of Eleven and One Half percent (11.50 %) per annum.
>
> Principal and interest are to be repaid in 84 consecutive monthly installments of Three Hundred and Two and 52/100 Dollars ($ 302.52) on the 1st. day of each month beginning September, 19 92. Any remaining indebtedness, if not sooner paid shall be due and payable on August 1, 1999.

By signing below, I agree to the modification of the terms and conditions of the Note contained herein and agree that this Modification Agreement is not effective until the date of your disbursement of the additional principal to me. Except as modified by this Modification Agreement, I agree all terms and conditions of the Note remain in full force and effect and understand these payments will be in addition to any payments remaining due under the original Note.

By signing below, I agree that this new obligation is secured by and subject to the original security instrument, the terms and conditions of which remain in full force and effect.

By signing below, I covenant and warrant that no intervening liens or other encumbrances have attached or may become attached to the secured property since the original security instrument was filed except:

Inst # 1992-24560

Kracke, Thompson

10/26/1992-24560
10:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 35.10

(07/92) AL Modification

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be duly executed the day and year first above written.

Charles T Vinson (SEAL)
Borrower

Charles T. Vinson

Sandra P Vinson (SEAL)
Borrower

Sandra P. Vinson

STATE OF ALABAMA

COUNTY OF Jefferson

Charles T. Vinson and Wife Sandra P. Vinson, whose names Are signed to the foregoing conveyance and who Are known to me, acknowledge before me on this day, that, being informed of the contents of this conveyance, They did executed the same voluntarily on the date the same bears date.

GIVEN under my hand and official seal this 24 day of August, 19 92.

Kayla Bassett
Notary Public
11-7-92

Inst # 1992-24560

10/26/1992-24560
10:22 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 35.10

(07/92) AL Modification