

THIS INSTRUMENT PREPARED BY: (NAME): Johr Day
(ADDRESS): 501 Shades Creek Parkway, B'ham, AL 35209

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and Robert F. & Frances S. Stanford ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated 10-10, 19 91 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 370, beginning at Page 600, in the office of 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:

Change Maturity Date To October 22, 2017

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 23rd day of October, 19 93.

ATTEST

Its _____

CENTRAL BANK OF the South

By: _____
Its Loan Manager

WITNESS

Robert F. & Frances S. Stanford

ATTEST

Its _____

Inst # 1992-26751
By: _____
Its _____

11/13/1992-26751
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 6.50

STATE OF ALABAMA)

COUNTY OF Jefferson)

I, Deonica J. Pylee, a Notary Public in and for said County, in said State, hereby certify that Robert F. & Frances S. Stanford whose name(s) _____ signed to the foregoing conveyance, and who _____ known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, _____ executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of October, 19 92.

My commission expires: MY COMMISSION EXPIRES SEPTEMBER 19, 1995

Deonica J. Pylee
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