

State of Alabama }
JEFFERSON County

Memorandum of Agreement

made and entered into by and between
DONALD B. ROBERTS AND MARLIES M. ROBERTS hereinafter, for the sake
of brevity, called Borrower, and Secor Bank, Federal Savings Bank, a corporation, hereinafter, for the sake of brevity, called Association,
on this 3rd day of FEBRUARY, 19 93.

WITNESSETH:

Whereas, DONALD R. & MARLIES M. ROBERTS did, on to-wit, the 2nd day of
MARCH 19 92, execute to the Association a mortgage conveying certain property situated in SHELBY County, Alabama
which mortgage is recorded in the Probate Office of SHELBY County, Alabama, in Volume 397 on page 254
reference being hereby made to said record for a particular description of said property, said mortgage and note therein described;
and

Whereas, Borrower is now the owner of the property described therein; and

Whereas, the balance due as of this date on said mortgage is \$ 178,715.34; and said balance is fully secured by the above
mentioned mortgage just as if said amount had been originally stated therein; and

Whereas, Borrower is desirous of paying the said balance in accordance with the loan plan of the Association, and the rules and regula-
tions governing same as hereinafter set out.

Now, therefore, the premises considered, and in the further consideration of the benefit accruing to both of the parties hereto by the ex-
ecution of this agreement, it is hereby agreed by the parties hereto as follows:

MODIFICATION OF INTEREST RATE TO: 8.00 PER CENT PER ANNUM

MODIFICATION OF PRINCIPAL AND INTEREST PAYMENT TO: \$655.68 PER PAYMENT

MATURITY DATE TO REMAIN AT: OCTOBER 3, 2014

Inst # 1993-06291

03/05/1993-06291
12:57 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 6.50

That, except as modified by this agreement, all of the conditions, obligations, agreements and stipulations made in the original mortgage
and note shall remain in full force and effect, including those provisions set forth in said mortgage in regard to default and foreclosure.

In witness whereof, the parties hereto and hereunder have set their hands and seals in duplicate, on the day and date hereinabove first
written.

Secor Bank, Federal Savings Bank

by:

its

ASST. VICE PRESIDENT

DONALD B. ROBERTS

MARLIES M. ROBERTS

STATE OF ALABAMA, JEFFERSON COUNTY.

I, THE UNDERSIGNED, a Notary Public in and for said county and State, hereby certify that

VICTORIA P. HASSINGER, whose name as ASST. VICE PRESIDENT of SECOR BANK, FEDERAL SAVINGS
BANK, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being
informed of the contents of the instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of
the corporation.

NOTARY PUBLIC, STATE OF ALABAMA AT LAFAYETTE
MY COMMISSION EXPIRES: SEPT. 4, 1993
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Given under my hand and seal of office this 25th day of February, 19 93

Notary Public

STATE OF ALABAMA, SHELBY COUNTY.

I, THE UNDERSIGNED, a Notary Public in and for said County and State, hereby certify that

DONALD B. ROBERTS, whose name ARE signed to the foregoing instrument, and who ARE
MARLIES M. ROBERTS, whose name THEY executed
known to me, acknowledged before me on this day that, being informed of the contents of the instrument,
the same voluntarily on the day same bears date.

MY COMMISSION EXPIRES AUGUST 25, 1996

Given under my hand and seal of office this 17th day of February, 19 93

Notary Public