

THIS INSTRUMENT PREPARED BY: (NAME): Patricia S. Smith ; Central Bank of the South
(ADDRESS): 701 South 20th St.
Birmingham, Alabama 35233

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and
Charles Forrest Nowlin and wife Janice Howell Nowlin ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated April 29, 1992,
19 ("Note"), and secured by a Mortgage on real property situated in Shelby County,
such Mortgage being recorded in 1992, beginning at Page 7421,
in the office of the Judge of Probate of 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:

Mortgage maturity date modified from April 29, 1993 to DEMAND.

MORTGAGE AMOUNT ORIGINALLY \$110,000.00 , MODIFIED TO \$ 99,482.67

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
26th day of May , 19 93 .

ATTEST

Its _____

CENTRAL BANK OF the South

By: David Z. Cook

Its Vice President

WITNESS

Charles Forrest Nowlin

ATTEST

Its _____

Janice Howell Nowlin

Its _____

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, _____, a Notary Public in and for said County, in said State,
hereby certify that Charles Forrest Nowlin and wife Janice Howell Nowlin
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 26 day of May , 19 93 .

My commission expires: MY COMMISSION EXPIRES OCTOBER 9, 1996

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 # 1993-15732

Notary Public

06/02/1993-15732
09:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 155.75