

HIS INSTRUMENT PREPARED BY: (NAME): Fran Seale, Alabama Real Estate Dept.
 (ADDRESS): Central Bank of the South
P.O. Box 10566, Birmingham, AL. 35296

STATE OF ALABAMA)
 COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Central Bank of the South ("Bank") and Terry M. Habshey, Joseph H. Habshey, Jr. and Amy K. Habshey ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated November 2, 19 84 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 007, beginning at Page 738, 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:

The maturity date of this note is hereby extended from April 1, 1993 to April 1, 1994.

Interest is to be paid monthly beginning 5/1/93.

All other terms and conditions remain the same.

RECEIVED
 MAY 118 1993
 C/L
 OPERATIONS

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 12th day of May, 19 93.

ATTEST

Its _____

WITNESSES _____

ATTEST _____

Its _____

CENTRAL BANK OF the South

By: [Signature]

Its Real Estate Officer

Terry M. Habshey

Joseph H. Habshey, Jr.

Amy K. Habshey

STATE OF ALABAMA)
 COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Terry M. Habshey

whose name(s) 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 this conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of May, 19 93.

My commission expires: _____

IN: COM. EXPIRES SUBJECT TO, 1994

[Signature]
 Notary Public

STATE OF ALABAMA)
 COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Eugene A. Byrd

whose name as Real Estate Officer of Central Bank of the South, a corporation, 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 17th day of May, 19 93.

My commission expires: _____

[Signature]
 Notary Public

MY COMMISSION EXPIRES JUNE 12, 1994

INDIVIDUAL ACKNOWLEDGMENTS

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State,
hereby certify that Joseph H. Habshey, Jr., whose name
is signed to the foregoing Mortgage and Security Agreement, and who is known to me, acknowledged before me on this day
that, being informed of the contents of the Mortgage and Security Agreement, he executed the same voluntarily on the day the same
bears date.

Given under my hand and official seal this the 14th day of May, 1993
John W. Baird
Notary Public
My commission expires: MY COMMISSION EXPIRES AUGUST 13, 1994

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State,
hereby certify that Amy K. Habshey, whose name
is signed to the foregoing Mortgage and Security Agreement, and who is known to me, acknowledged before me on this day
that, being informed of the contents of the Mortgage and Security Agreement, she executed the same voluntarily on the day the same
bears date.

Given under my hand and official seal this the 14th day of May, 1993
John W. Baird Jr
Notary Public
My commission expires: MY COMMISSION EXPIRES AUGUST 13, 1994

Inst. # 1993-27852
09/13/1993-27852
11:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
G02 MCD 11.00