

THIS INSTRUMENT PREPARED BY: (NAME): Katherine Lenore Harris/ Compass Bank
(ADDRESS): 15 South 20th Street, Bham, AL 35233

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between Compass Bank f/k/a Central Bank of the South ("Bank") and Brad A. Cramer, a married man and Robert S. Cramer, a married man ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated September 3, 1993 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Inst #1993-28319, beginning at Page , 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 amount of the mortgage is hereby increased from \$153,750.00 to \$182,400.00.

All other terms and conditions to remain the same.

Inst # 1993-41738

12/29/1993-41738
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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 17th day of December, 19 93.

ATTEST

Its _____

Compass Bank f/k/a
CENTRAL BANK OF the South
By: [Signature]
Its Vice President

WITNESS

ATTEST

Its _____

[Signature]
Brad A. Cramer
[Signature]
Robert S. Cramer
By: _____
Its _____

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Brad A. Cramer and Robert S. Cramer 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 17th day of December, 1993.

My commission expires: 8-26-95

[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 Philip R. Webb whose name as Vice President of Compass Bank /fk/a 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 21st day of December, 19 93.

My commission expires: 8-05-97

[Signature]
Notary Public

12/29/1993-41738
04:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 52.55