

THIS INSTRUMENT PREPARED BY: (NAME): Compass Bank
(ADDRESS): 15 South 20th Street, Suite 1500
Birmingham, Alabama 35233

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT
2nd Mortgage (Note 200146)

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

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated December 18 1990 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Book 323, beginning at Page 91 in the office of Judge of Probate Shelby County, Alabama ("Mortgage"); and second and subordinate to Mortgage filed 11/6/84 in Book 007, Pg 738 and modified 9/13/93 to Instrument #1993-27852.

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 the Note is hereby extended from April 1, 1994 to November 1, 1994.

Interest shall be paid monthly beginning April 15, 1994.

Principal reductions of \$37,500 each shall be due and payable on April 15, 1994 and June 15, 1994. Balance of Principal, accrued interest and all other charges shall be due on or before November 1, 1994 which is the maturity date of this Note.

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 1st day of April, 1994.

ATTEST

Its _____

WITNESS

ATTEST

Its _____

COMPASS BANK formerly known as:
CENTRAL BANK OF the South
By: Beverly Thayer
Its Real Estate Officer

Terry M. Habshey
Terry M. Habshey
Amy K. Habshey
Amy K. Habshey
Joseph H. Habshey, Jr.
Joseph H. Habshey, Jr.

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, Amy K. Habshey, and Joseph H. Habshey, Jr. 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, have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 6 day of April, 1994.

My commission expires: 10-8-97

Sue Duncan

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 XXXXXXXXXXXX Billie West whose name as Real Estate Officer of Compass Bank, 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, she, 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 _____ day of _____, 19____

My commission expires: 8-05-97

Katherine Renee Harris
Notary Public