

THIS INSTRUMENT PREPARED BY: (NAME): Joyce Coe, Residential RE Dept.
(ADDRESS): Compass Bank
15 South 20th Street, Suite 1500
Birmingham, Alabama 35233

STATE OF ALABAMA)
COUNTY OF Jefferson)

MORTGAGE MODIFICATION AGREEMENT
1st Mortgage (Note #84643)

This Agreement is by and between ~~CENTRAL BANK~~ Compass Bank ("Bank") and
Terry M. Habshey and Amy K. Habshey and Joseph H. Habshey, Jr. ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated November 2
1984 ("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 modified on 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 is hereby extended from April 1, 1994 to November 1, 1994.

Interest shall be paid monthly beginning April 15, 1994.

Principal reduction of \$37,500 shall be paid on August 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 to
1st day of April, 1994.

ATTEST

Its _____

COMPASS BANK formerly known as
CENTRAL BANK OF the South

By: Renee Hunt
Its Real Estate Officer

WITNESS

ATTEST

Its _____

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 and 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 5th day of April, 1994.

My commission expires: 8-05-97

Katherine Lawrence Harris
Notary Public

04/25/1994-13331
08:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 9.50