

THIS INSTRUMENT PREPARED BY:
JAMES E. VANN, ESQUIRE
DONOVAN, VANN & RICHEY
ONE INDEPENDENCE PLAZA
SUITE 510
BIRMINGHAM, AL 35209

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 24 day of October, 1994 by and between JESS E. LANGLEY and MARTHA C. LANGLEY, husband and wife ("Borrowers") and HIGHLAND BANK ("Lender").

RECITALS:

A. On February 15, 1994, Borrowers executed and delivered to Lender a mortgage (the "Mortgage") covering the property described in Exhibit A (said mortgage being recorded in the Office of the Judge of Probate of Shelby County, Alabama in Instrument #1994-06741) as security for a loan by Lender to Borrowers in the original principal sum of \$343,000.00.

B. Borrowers have requested and Lender has agreed to alter the maturity date in the manner set forth herein.

AGREEMENT

NOW, THEREFORE, in consideration of the recitals and to induce the Lender to extend the maturity date of the Note and Mortgage, the parties agree as follows:

1. The maturity date is hereby changed from September 2, 1994 to November 2, 1996.
2. The term "Note" or "Promissory Note" as referred to in the Mortgage shall refer to such instruments as the same have been amended by the Note Modification Agreement of even date herewith, and as the same may hereafter be amended, extended, renewed, modified or changed.
3. Except as herein amended, the Mortgage shall remain in full force and effect, and the Mortgage, as herein amended, is hereby ratified and affirmed in all respects. Borrowers confirm that they have no defenses or offsets with respect to Borrowers' obligations pursuant to the Note or the Mortgage as herein amended.

Inst # 1994-32191
10/27/1994-32191
09:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 NCD 16.00

Inst # 1994-32191

IN WITNESS WHEREOF, the parties have caused this Mortgage Modification Agreement to be executed on the day and year first written above.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER:

Jess E. Langley (SEAL)
Martha C. Langley (SEAL)

LENDER:

HIGHLAND BANK

BY: J. O. F.
ITS: Mgr. Retail Banking Division

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **JESS E. LANGLEY** whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed the same voluntarily.

Given under my hand this 24 day of October, 1994.

Beverly A. Welch
Notary Public
My commission expires: 7/24/95

NOTARIAL SEAL

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **MARTHA C. LANGLEY** whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily.

Given under my hand this 24th day of October, 1994.

Beverly A. Wild
Notary Public
My commission expires: 7/26/95

NOTARIAL SEAL

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James D. Flowers whose name as the Manager, Retail Banking of **HIGHLAND BANK**, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 24th day of October, 1994.

Beverly A. Wild
Notary Public
My Commission Expires: 7/26/95

NOTARIAL SEAL

RE-1686

EXHIBIT A

Lot 28, according to the Survey of First Sector the Ridge at Meadowbrook, as recorded in Map Book 14, Page 41, in the Probate Office of Shelby County, Alabama.

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