

THIS INSTRUMENT PREPARED BY: (NAME): Billye West - Compass Bank
(ADDRESS): 15 SO. 20th Street, B'ham, AL 35223, Suite 1502

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE MODIFICATION AGREEMENT

This Agreement is by and between ~~Central Bank of~~ COMPASS BANK f/k/a Central 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 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 modified on 9/13/93 to INSTR#1993-27852 and on 4-1-94 to Instr#1994-13331

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 November 1, 1994 to November 1, 1995.

Interest shall be paid monthly beginning December 1, 1994.

The principal, accrued interest and all other charges shall be due on or before November 1, 1995 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 November, 19 94.

ATTEST

Its _____

WITNESS

ATTEST

Its _____

COMPASS BANK f/k/a
CENTRAL BANK OF THE SOUTH

By: [Signature]
Its Real Estate Officer

Terry M. Habshey

Amy K. Habshey

Joseph H. Habshey, Jr.

Inst # 1995-00550
Joseph H. Habshey, Jr.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

01/06/1995-00550
11:15 AM CERTIFIED

I, the undersigned, Shelby County Judge of Probate 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of November, 19 94.

My commission expires: Oct 8 1997
(SEAL)

[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 James L. Knight, Jr. whose name as Real Estate Officer of Compass Bank f/k/a Central 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, 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 13th day of November, 19 94.

My commission expires: June 12, 1998

[Signature]
Notary Public