

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )

**MORTGAGE MODIFICATION AGREEMENT**

**THIS MORTGAGE MODIFICATION AGREEMENT**, made this 2nd day of December, 1996 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 agrees as follows:

1.) The maturity date is hereby changed from September 2, 1994 to December 2, 1997.

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 # 1996-42089

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12/26/1996-42089  
08:47 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 MCD 13.50

Inst # 1996-42089

IN WITNESS HEREOF, 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: [Signature]  
ITS: Vice President

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 12<sup>TH</sup> day of December, 1996.

Shelly Shepard

Notary Public

My Commission Expires July 11, 1998

My commission expires: \_\_\_\_\_

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 12TH day of December, 1996.

Shelley Leopard

Notary Public

My Commission Expires July 11, 1998

My commission expires: \_\_\_\_\_

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 David A Tate whose name as the Vice President 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 12TH day of December, 1996.

Shelley Leopard

Notary Public

My Commission Expires July 11, 1998

My commission expires: \_\_\_\_\_

NOTARIAL SEAL

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