

29701-1180

THIS MORTGAGE IS A MODIFICATION OF THE MORTGAGE DATED 10/19/95 RECORDED IN INSTRUMENT #1995-30347 AND RE-RECORDED IN INSTRUMENT 1995-33533. IT INCREASES THE INDEBTEDNESS IN THE AMOUNT OF \$30,000.00

This Instrument Prepared By: Pruett, Brown, Turner & Horsley, L.L.C.
2340 Woodcrest Place, Suite 150
Birmingham, AL 35209

STATE OF ALABAMA)
COUNTY OF SHELBY) **MORTGAGE MODIFICATION AGREEMENT**

This Agreement is by and between Compass Bank ("Bank") and **PATRICIA ANN HUMPHREY GARWICK and WILLIAM A. GARWICK, HUSBAND AND WIFE** ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Promissory Note dated **OCTOBER 19, 1995** ("Note"), and secured by a Mortgage on real property situated in **SHELBY County, ALABAMA**, such mortgage being recorded as **INSTRUMENT #1995-30347 AND RE-RECORDED AS INSTRUMENT #1995-33533** in the office of the Judge of Probate of **SHELBY County, ALABAMA** ("Mortgage"); and

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 borrower is indebted to Bank in the amount of **ONE HUNDRED FIFTY-FIVE AND NO/100 (\$155,000.00)**.

Patricia Ann Humphrey and Patricia Ann Humphrey Garwick are one and the same person.

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 **8TH** day of **JANUARY, 1997**.

ATTEST
By: [Signature] **COMPASS BANK**
Its: Vice Pres. Int

WITNESS
[Signature]
[Signature]
ATTEST
By: [Signature] **Patricia Ann Humphrey Garwick**
By: [Signature] **William A. Garwick**

Inst. # 1997-01335
By: _____
Its: _____
01/14/1997-01335
08:16 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 103 \$6.00

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **PATRICIA ANN HUMPHREY GARWICK and WILLIAM A. GARWICK, HUSBAND AND WIFE** whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **8th** day of **January, 1997**.

My commission expires: _____
[Signature]
Notary Public
MY COMMISSION EXPIRES OCTOBER 2, 2000

Inst. # 1997-01335

STATE OF ALABAMA
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that J.R. Miller whose name as Vice President of Compass Bank, 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/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 9th day of January, 1997.

My commission expires:

3/23/99

Sue R. Miller
Notary Public

Inst # 1997-01335

01/14/1997-01335
08:16 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCB 54.00