

Inst # 1997-23359

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 25 day of JUNE, 1997,
by and between RANDLE CLIFTON COX AND WIFE ("Borrowers") and HIGHLAND BANK ("Lender").
REBECCA D. COX

RECITALS

- A. On APRIL 7, 1997, 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 # 1997-14911 as security for a loan by Lender to Borrower in the original principal sum of 52,000.00.
- B. Borrowers have requested and Lender has agreed to increase the amount in the manner set forth herein.

AGREEMENTS

NOW, THEREFORE, in consideration of the recitals and to induce the Lender increase the amount of the Note and Mortgage, and parties agree as follows:

- 1. The amount of the Note and Mortgage are increased from the original principal sum of 52000.00 to the principal sum of 75,000.00.
- 2. The term "Note" or "Promissory Note" as referred to in the Mortgage shall refer to such instruments as the same have been duly executed 6/25/97, and amended 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.

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:

Randle Clifton Cox (SEAL)
Rebecca D. Cox (SEAL)

LENDER:

HIGHLAND BANK
BY: Patricia D. Stuart
ITS: Assistant Vice President

07/25/1997-23359
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEI 42.00

STATE OF ALABAMA)
COUNTY OF Jefferson)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Randle & Rebecca Cox, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they executed the same voluntarily.

Given under my hand this 25th day of June 1997.

NOTARIAL SEAL

James W. Sewell
Notary Public
My commission expires: MY COMMISSION EXPIRES JANUARY 22, 2000