

THIS INSTRUMENT WAS PREPARED BY:

MIKE T. ATCHISON, ATTORNEY
P.O. BOX 822
COLUMBIANA, ALABAMA 35051

STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE MODIFICATION AGREEMENT

WHEREAS, a mortgage was executed March 22, 1996, by and between Anthony E. Nafe and wife, Dana B. Nafe, as Mortgagors, and Billy Joe Perry and wife, Iris G. Perry, as Mortgagees, said mortgage being recorded as Instrument #1996-09658, in the Probate Office of Shelby County, Alabama; and

WHEREAS, by mutual agreement between the parties, the terms and conditions of said mortgage are modified as follows:

The current principal balance of \$76,065.00 is to be repaid at 8.0% interest in 191 payments of \$703.54, and one final payment of \$705.17.

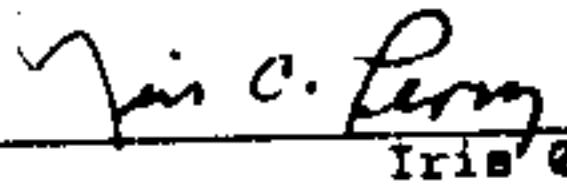
NO NEW MONEY IS ADVANCED UNDER THIS MODIFICATION AND THE TERM OF SAID MORTGAGE IS NOT BEING EXTENDED UNDER THIS AGREEMENT.

IN WITNESS WHEREOF, we have hereunto set our hands this 5th day of December, 1997.


Anthony E. Nafe


Dana B. Nafe

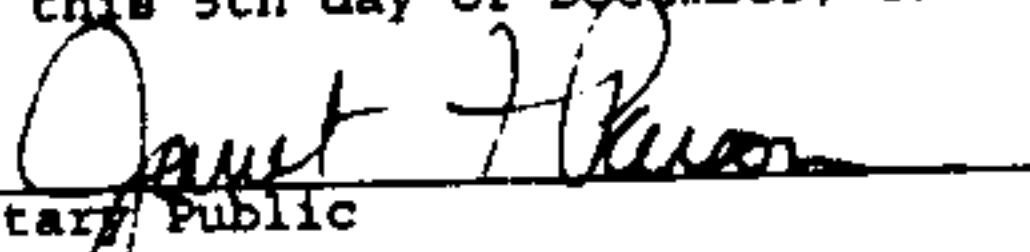

Billy Joe Perry


Iris G. Perry

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Anthony E. Nafe and wife, Dana B. Nafe, whose names 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 the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 5th day of December, 1997.

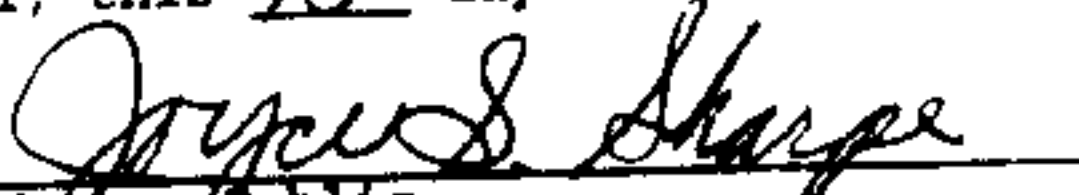

Notary Public

My commission expires: 10/16/2000

STATE OF ALABAMA
COUNTY OF Madison

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Billy Joe Perry and wife, Iris G. Perry, whose names 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 the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 15th day of December, 1997.


Notary Public

My commission expires: 9-27-99

Inst # 1997-41079

12/18/1997-41079
09:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8.50

Inst # 1997-41079