

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

3223-30

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 30TH day of DECEMBER 1997
by and between THRASHER/HUGHINS PROPERTIES
("Borrowers") and HIGHLAND BANK ("Lender").

RECITALS

- A. On 11/11/92, 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 # 992/26884 as security for a loan by Lender to Borrower in the original principal sum of 72235.91
- B. Borrowers have requested and Lender has agreed to amend the maturity date of the mortgage.

AGREEMENTS

NOW, THEREFORE, in consideration of the recitals and to induce the Lender modify the maturity date of the Mortgage, and parties agree as follows:

1. The mortgage is amended to change the maturity from 11/11/97 to 01/02/03.
2. 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:

D.C. Thrasher, Partner (SEAL)

(SEAL)

LENDER:

HIGHLAND BANK

BY: [Signature]

ITS: Asst V.P.

01/21/1998-02089
11:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
119.65
002 NEL

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that THRASHER/HUGHINS PROPERTIES, 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 30TH day of DECEMBER 1997.

NOTARIAL SEAL

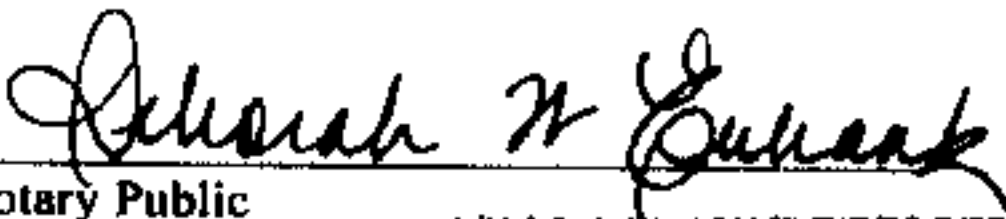
[Signature]
Notary Public
My commission expires: MY COMMISSION EXPIRES DECEMBER 14, 1998

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that PAUL ROGERS, whose name as the AVP of HIGHLAND BANK, is 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 30TH day of DECEMBER 1997

NOTARIAL SEAL


Notary Public
My commission expires: MY COMMISSION EXPIRES DECEMBER 14 1999

Inst # 1998-02089

01/21/1998-02089
11:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 119.45