

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

8208-30
MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 7TH day of JANUARY, 1998
by and between J. DAVID SHEPHERD AND WIFE, TERESA SHEPHERD
("Borrowers") and HIGHLAND BANK ("Lender").

RECITALS

- A. On 6/04/97, 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 # 1997-18186 as security for a loan by Lender to Borrower in the original principal sum of \$226407.00
- 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 12/02/97 to 3/02/98.
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:

[Signature] (SEAL)
Teresa Shepherd (SEAL)

LENDER:

HIGHLAND BANK

BY: [Signature]

ITS: Asst V.P.

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that J. DAVID SHEPHERD AND WIFE, TERESA SHEPHERD, 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 7TH day of JANUARY 1998.

NOTARIAL SEAL

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

02/23/1998-05965
01:05 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 REC

Inst # 1998-05965

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 Z. 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 7th day of January 1998.

William H. Lusk

Notary Public MY COMMISSION EXPIRES DECEMBER 14 1998
My commission expires: _____

NOTARIAL SEAL.

Inst # 1998-05965

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SHELBY COUNTY JUDGE OF PROBATE
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