

#8283-30

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT, made this 13TH day of JANUARY 1998
by and between RICHARD A. LIMBACH, AND WIFE, PENNY K. LIMBACH
("Borrowers") and HIGHLAND BANK ("Lender").

RECITALS

- A. On JUNE 26, 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 # 1997-24224 as security for a loan by Lender to Borrower in the original principal sum of \$50,050.00
- 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 DECEMBER 26, 1997 to JULY 13, 1998.
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:

Richard A. Limbach (SEAL)
Penny K. Limbach (SEAL)

LENDER:

HIGHLAND BANK

BY:

ITS: ASSISTANT VICE PRESIDENT

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that RICHARD A. LIMBACH AND PENNY K. LIMBACH, 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 13 day of JANUARY 1998

NOTARIAL SEAL

Notary Public

My commission expires: 11/14/2000

Inst # 1998-06374

Inst # 1998-06374

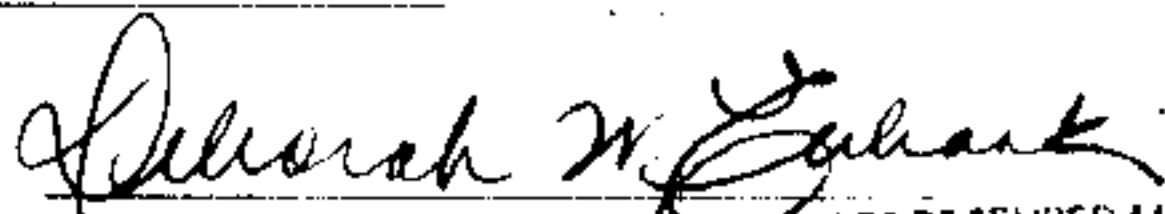
02/25/1998-06374
01:40 PM CLK111111
SHELBY COUNTY JUDGE OF PROBATE
002 SM 86.15

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 ASSISTANT VICE PRES. 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 13 day of JANUARY 1998

NOTARIAL SEAL


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

Inst # 1998-06374

02/25/1998-06374
01:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 86.15