

92.00
STATE OF ALABAMA
COUNTY OF
SHELBY

70002800-02

MORTGAGE MODIFICATION AGREEMENT

This mortgage modification agreement, made this 17th day of August, 1998, by and between **Patrick C. Franzese and wife, Elaine Franzese** ("Borrowers") and **HIGHLAND BANK** ("Lender").

RECITALS

- A. On July 21, 1995, 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 # 1995-21356 as security for a loan by Lender to Borrower in the original principal sum of \$91,200.00.
- 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 mortgage is amended to change the maturity from August 25, 2000 to August 25, 2003.
2. The amount of the Mortgage is increased from the original principal sum of \$91,200.00 to the principal sum of \$145,000.00.
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:

Patrick C. Franzese (SEAL)
Patrick C. Franzese

Elaine Franzese (SEAL)
Elaine Franzese

09/21/1998-36629
08:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 91.70

LENDER:

HIGHLAND BANK

BY: Patricia D. Stuart
ITS: Asst. 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 Patrick C. Franzese and wife, Elaine Franzese, 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 17th day of August 1998.

NOTARIAL SEAL

Ashley M Bullock
Notary Public
My commission expires: March 9, 2002

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that PATRICIA D. STUART, whose name as the Asst. Vice President 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 17th day of August 1998.

NOTARIAL SEAL

Ashley M Bullock
Notary Public
My commission expires: March 9, 2002

03/21/1998-36629
08:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 91.70

1998-36629