

~~50000~~  
322236975  
STATE OF ALABAMA  
COUNTY OF JEFFERSON

## **MORTGAGE MODIFICATION AGREEMENT**

**This modification agreement, made this 14<sup>th</sup> day of February, 2000, by and between Cynthia E. Bryant Pittman ("Borrower") and BancorpSouth Bank ("Lender").**

### **RECITALS**

- A. On January 30, 1995, Borrower executed and delivered to Lender a mortgage ("the mortgage") covering property described in Exhibit A (said mortgage being recorded in the Office of the Judge of Probate of Shelby County, Alabama in Instrument #1995-03296 as security for a loan by Lender to Borrowers in the original principal sum of \$52,500.00 (fifty-two thousand five hundred dollars).
- B. Borrowers have requested and Lender has agreed to decrease the amount in the manner set forth herein.

### **AGREEMENTS**

NOW, THEREFORE, in consideration of the recitals and to induce the Lender to alter the Note and Mortgage, the parties agree as follows:

- 1.) The amount of the mortgage is decreased from the original principal sum of \$52,500.00 (fifty-two thousand five hundred dollars) to the principal sum of \$44,000.00 (forty-four thousand dollars).
- 2.) The term "Note" or "Promissory Note" as referred in the Mortgage shall refer to such instrument being duly executed on February 14, 2000, and as the same may hereafter be amended, extended, renewed, modified or changed.
- 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.

Page 1 of 2 \* 2000-09465

03/24/2000-09465  
10:22 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
12.00

**CAUTION:** IT IS IMPORTANT THAT  
YOU THOROUGHLY READ THE  
CONTRACT BEFORE YOU SIGN IT.

**BORROWER:**

Cynthia E. Bryant Pittman  
Cynthia E. Bryant Pittman

**LENDER:**

**BANCORPSOUTH BANK**

**BY:** Shelley Leopard

**ITS:** BBO

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Cynthia E. Pittman, whose name(s) signed to the foregoing instrument, and who, known to me, acknowledged before me on this day that, being informed of the contents of the instrument, executed the same voluntarily.

Given under my hand this 14th day of February, 2000.

Erin L. Zammora  
Notary Public  
My commission expires: 01/14/03  
Inst # 2000-09465

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

03/24/2000-09465  
10:22 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 12.00

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that Shelley Leopard of BANCORPSOUTH BANK, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, executed the same voluntarily.

Given under my hand this 14th day of February, 2000.

Erin L. Zammora  
Notary Public  
My commission expires: 01/14/03