

After Recordation Return to:
COMPASS BANK
P. O. Box 10566
Birmingham, AL 35296

77-2000276110
**MODIFICATION AND EXTENSION
OF PROMISSORY NOTE/MORTGAGE** 01318

BORROWER CAROLYN S WOODIE STEPHEN R WOODIE ADDRESS 1202 SOUTHWIND DRIVE HELENA, AL 35080 TELEPHONE NO. IDENTIFICATION NO.	MORTGAGOR CAROLYN S WOODIE, AND HUSBAND STEPHEN R WOODIE ADDRESS 1202 SOUTHWIND DRIVE HELENA, AL 35080 TELEPHONE NO. IDENTIFICATION NO.
ADDRESS OF REAL PROPERTY: 1202 SOUTHWIND DRIVE HELENA, AL 35080	

THIS MODIFICATION AND EXTENSION OF PROMISSORY NOTE/MORTGAGE, dated the 3rd day of January, 2002, is executed by and between the parties identified above and Compass Bank, 15 South 20th Street, Birmingham, AL 35233 ("Lender").

A. On September 26, 1997, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note or agreement ("Note") payable to Lender in the original principal amount of Twenty Five Thousand and no/100 Dollars (\$ 25,000.00), which Note is secured by a mortgage ("Mortgage") dated September 26, 1997, executed by Mortgagor for the benefit of Lender and encumbering the real property described on Schedule A ("Property"), and recorded on October 29, 1992 at BOOK 1992 PAGE 25120 in the records of the OFFICE OF THE JUDGE OF PROBATE of SHELBY County, Alabama. The Note and Mortgage and any other related documents are hereafter cumulatively referred to as the "Loan Documents".

B. The Note and Mortgage are hereby modified as follows:

1. TERMS OF REPAYMENT.

The maturity date of the Note is extended to January 03, 2037, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly. The parties acknowledge and agree that, as of January 03, 2002, the unpaid principal balance due under the Note was \$ 35,000.00, and the accrued and unpaid interest on that date was \$ 0.00. The new repayment terms are as follows:

2. ADDITIONAL MODIFICATIONS.

The Note and Mortgage are further modified as follows:
EFFECTIVE 01/02/2002 THE MORTGAGE AMOUN WAS INCREASED TO \$35,000.00 FROM \$25,000.00

C. Additional Representations, Warranties and Agreements.

Mortgagor represents and warrants that Mortgagor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below. Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified. Borrower and Mortgagor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.

SRW

SCHEDULE A

The following described real property located in the County of SHELBY, State of Alabama
LOT 25, ACCORDING TO THE SURVEY OF DEARING DOWNS, RECORDED IN MAP BOOK 6, PAGE 136,
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SCHEDULE B

FIRST LIEN MORTGAGE: COMPASS BANK IN THE AMOUNT OF \$70,000.00 DATED OCTOBER 1992

SPW

MORTGAGOR: CAROLYN S WOODIE

MORTGAGOR: STEPHEN R WOODIE

Carolyn S. Woodie

Stephen R. Woodie

CAROLYN S WOODIE

STEPHEN R WOODIE

MORTGAGOR:

MORTGAGOR:

20020826000404700 Pg 3/3 32.00
Shelby Cnty Judge of Probate, AL
08/26/2002 09:20:00 FILED/CERTIFIED

MORTGAGOR:

MORTGAGOR

MORTGAGOR:

MORTGAGOR:

BORROWER: CAROLYN S WOODIE

BORROWER: STEPHEN R WOODIE

Carolyn S. Woodie

Stephen R. Woodie

CAROLYN S WOODIE

STEPHEN R WOODIE

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

LENDER: Compass Bank

By: *Jamie Goodman*
JAMIE GOODMAN
LOAN OFFICER

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Carolyn S Woodie
3 Stephen R Woodie
whose name(s) is/are signed to the foregoing instrument and who is/are known to me, acknowledged before me on this day
that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears
date.

Given under my hand and official seal this 3 day of Sept 2002
(Notarial Seal)

Jamie Goodman
Notary Public

State of Alabama)
County of Shelby)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____
whose name(s) as _____
of _____, a _____
is/are signed to the foregoing instrument, and who is/are known
to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she, as such
and with full authority, executed the same voluntarily for and as the act of said

Given under my hand and official seal this _____ day of _____,
(Notarial Seal)

Notary Public

THIS DOCUMENT WAS PREPARED BY: JENNIFER PIERCE, AN EMPLOYEE OF COMPASS BANK

AFTER RECORDING, RETURN THIS DOCUMENT TO LENDER.