

MORTGAGE MODIFICATION AGREEMENT

This Instrument was prepared by
Michael T. Atchison, Attorney at Law, Inc.
P.O. Box 822
101 West College Street
Columbiana, Alabama 35051


20091221000464780 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/21/2009 11:18:07 AM FILED/CERT

This Mortgage Modification Agreement is made and entered into on the 7th day of December, 2009 by and between **JAMES HOWARD STONE AND WIFE, MARGARET A. STONE**, (hereinafter called "Mortgagor") and **BAPTIST HOSPITAL CREDIT UNION**, (hereinafter called "Mortgagee").

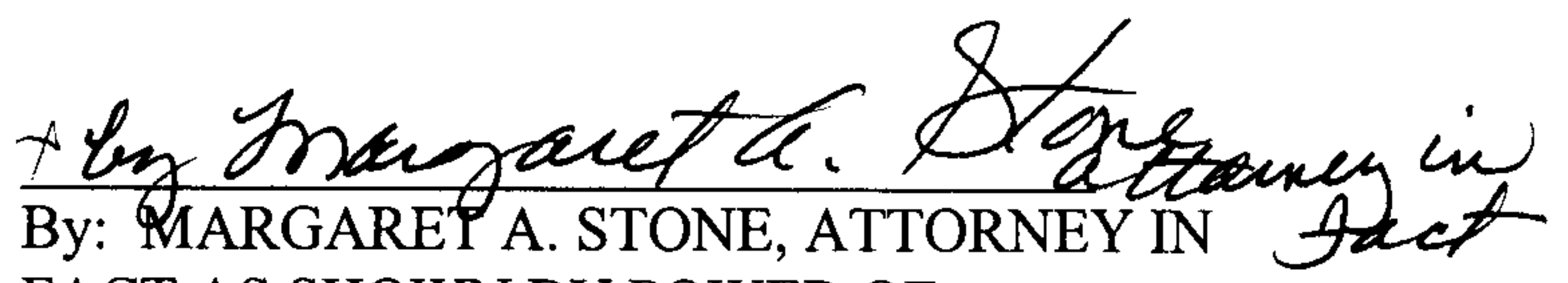
- A. Mortgagor entered into original Mortgage Agreement with Mortgagee on September 2, 2009 as recorded in Instrument No. 20090909000345850 on September 9, 2009 in the Probate Office of Shelby County, Alabama.
- B. Party desires to amend the terms of said Mortgage and the Note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the amount of the debt secured by above described mortgage from **\$75,000.00** to **\$100,000.00**, an increase of **\$25,000.00**.

Further, the monthly payment shall be increased from **\$645.15** to **\$862.27** commencing January 20, 2010, and the maturity date of the Mortgage and Note shall be extended from **September 20, 2024**, to **October 20, 2024**. The Mortgagor has paid the interest current to December 20, 2009; therefore, no monthly payment shall be due from Mortgagor on December 20, 2009.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals this 7th day of December, 2009.


JAMES HOWARD STONE


By: MARGARET A. STONE, ATTORNEY IN
FACT AS SHOWN BY POWER OF
ATTORNEY RECORDED IN INSTRUMENT
#20090909000345840, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA



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Margaret A. Stone
MARGARET A. STONE

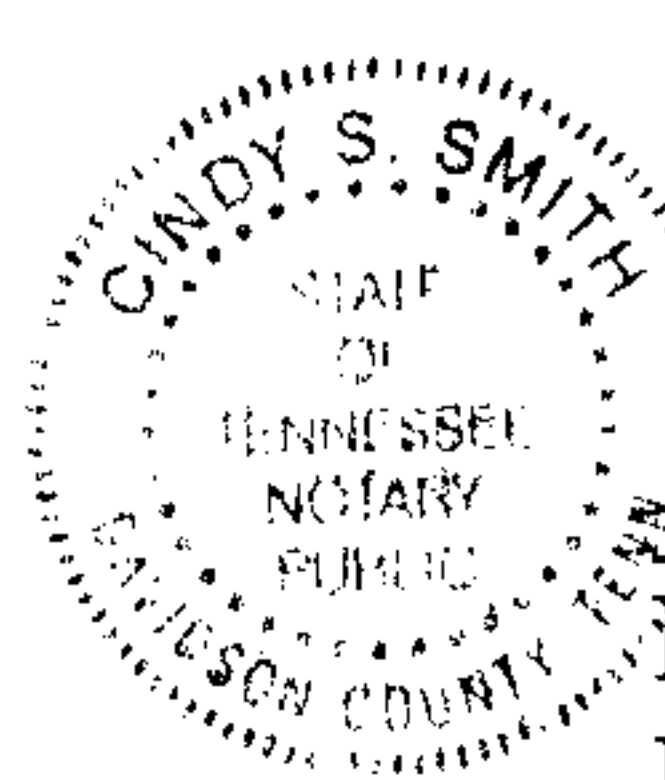
BAPTIST HOSPITAL CREDIT UNION

By: Christa Elliott
Its: Loan Services Supervisor

**STATE OF TENNESSEE
COUNTY OF DAVIDSON**

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that MARGARET A. STONE, whose name as attorney in fact for JAMES HOWARD STONE, is signed to the foregoing conveyance, and who is known to me, acknowledged before me, on this day that, being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date, in her capacity as such Attorney in Fact.

Given under my hand and official seal this the 7th day of December, 2009.



[Signature]

Notary Public

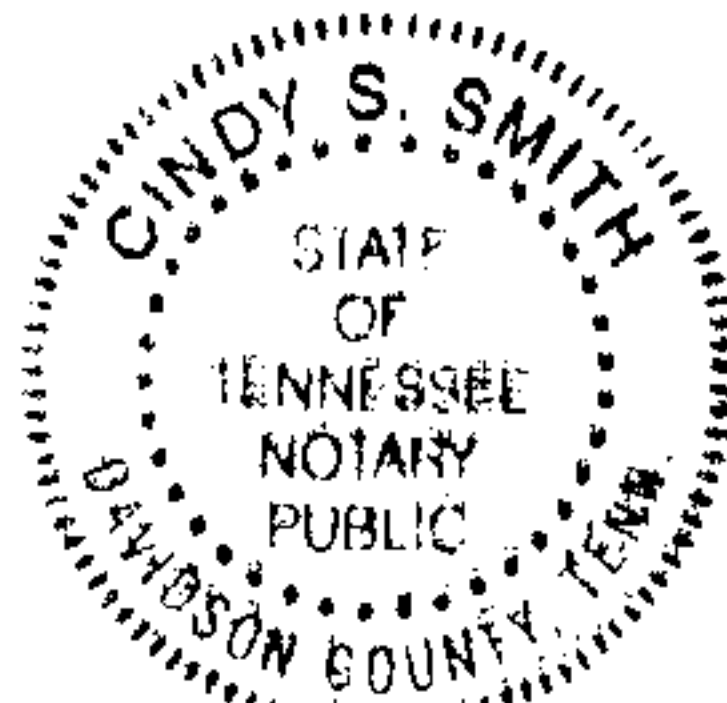
My Commission Expires: 5/6/2013

My Commission Expires MAY 6, 2013

**STATE OF TENNESSEE
COUNTY OF DAVIDSON**

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that MARGARET A. STONE, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me, on this day, that being informed of the contents of the conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 7th day of December, 2009.



[Signature]

Notary Public

My Commission Expires: 5/6/2013

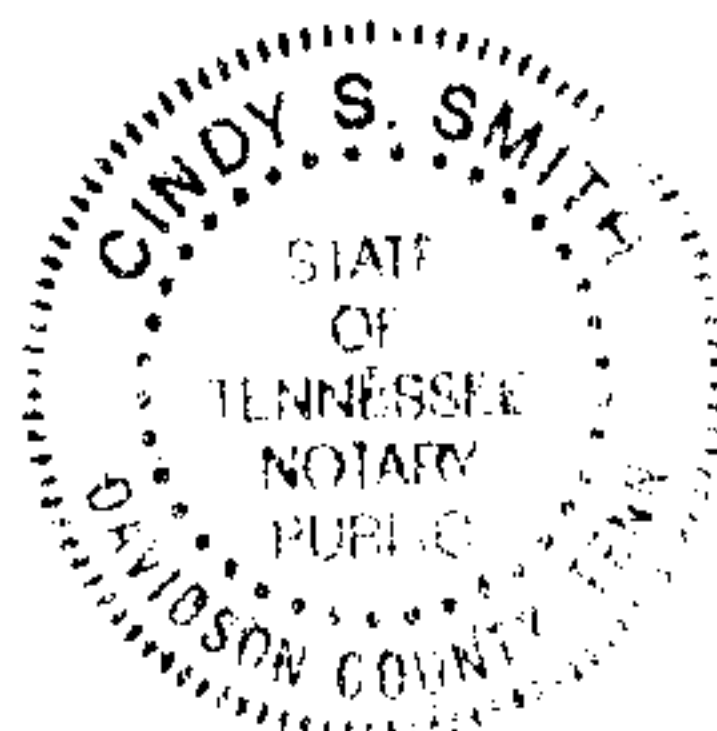
My Commission Expires MAY 6, 2013

**STATE OF TENNESSEE
COUNTY OF DAVIDSON**

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Christa Elliott whose name as Loan Services Supervisor of BAPTIST HOSPITAL CREDIT UNION, is signed to the foregoing conveyance, and who is known to me, acknowledged before me, on this day that, being informed of the contents of the conveyance, he/she as such officer and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said corporation.

Given under my hand and official seal this the 7th day of December, 2009.


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My Commission Expires MAY 6, 2013



Notary Public
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