

(Space Above This Line For Recording Data)

NMLS COMPANY IDENTIFIER: 529816
NMLS ORIGINATOR IDENTIFIER: 642224

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 15th day of August, 2012, between Evonne M Brown, Wife, and Michael K Brown, Husband, whose address is 264 Twelve Oaks Circle, CHELSEA, Alabama 35043 ("Mortgagor"), and Merchants & Farmers Bank whose address is 16623 HIGHWAY 280, CHELSEA, Alabama 35043 ("Lender").

Merchants & Farmers Bank and Mortgagor entered into a Mortgage dated July 25, 2007 and recorded on September 16, 2007, filed for record in records of JUDGE OF PROBATE of SHELBY COUNTY, State of Alabama, with recorder's entry number 20070816000386710 ("Mortgage"). The Mortgage covers the following described real property:

Address: 264 Twelve Oaks Circle, CHELSEA, Alabama 35043

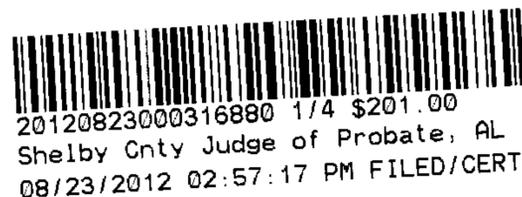
Legal Description: SEE ATTACHED EXHIBIT "A"

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- **ALSO:
MORTGAGE DATED 07/25/2007 REOCRDED 07/16/2008 INSTRUMENT NUMBER
20080716000286490**

The maturity date of the deed of trust is extended until 08/15/2017.

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.



LENDER: Merchants & Farmers Bank



9.5.2012

By: KEVIN MORRIS
Its: VICE PRESIDENT

Date

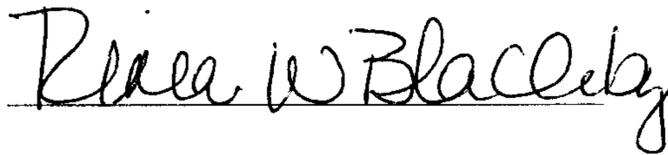
BUSINESS ACKNOWLEDGMENT

STATE OF ALABAMA)
COUNTY OF Shelby)

I, Renee W Blacely, notary in and for said County and in said State, hereby certify that KEVIN MORRIS, VICE PRESIDENT of Merchants & Farmers Bank, a(n) Alabama Corporation, 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, he or she, in his or her official capacity and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand this the 18th day of August, 2012

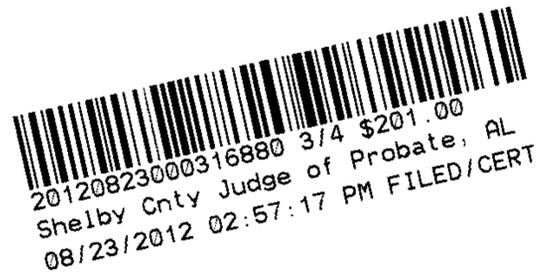
My commission expires:



NOTARY PUBLIC EXPIRATION DATE: ^{residing at}
APRIL 5, 2016

Identification Number

(Official Seal)



THIS INSTRUMENT PREPARED BY:
Merchants & Farmers Bank
134 WEST WASHINGTON ST.
KOSCIUSKO, MS 39090

AFTER RECORDING RETURN TO:
Merchants & Farmers Bank
P.O. Box 520
KOSCIUSKO, MS 39090

EXHIBIT A

Lot 10-A, according to the Map of the resubdivision of Lots, 9,10, and 11 of the Amended Map of Twelve Oaks, as recorded in Map Book 16 Page 142 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.



20120823000316880 4/4 \$201.00
Shelby Cnty Judge of Probate, AL
08/23/2012 02:57:17 PM FILED/CERT