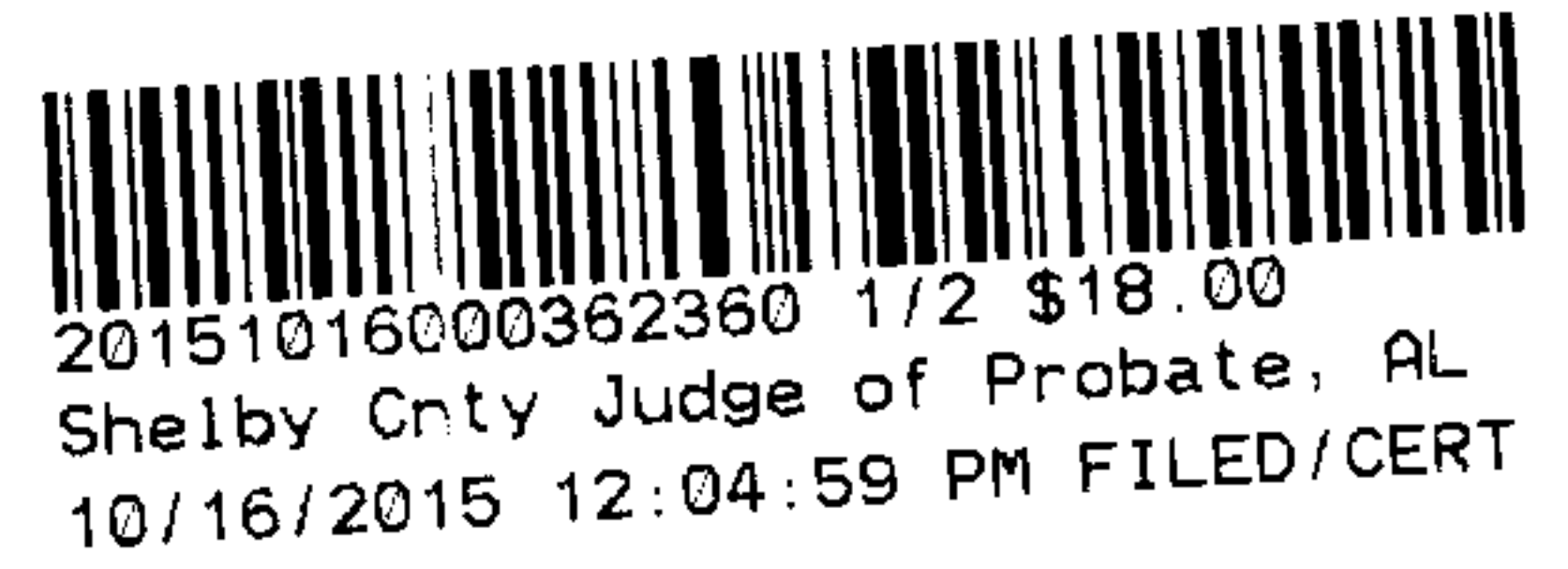


This Instrument Prepared By:  
Susan Gritton, Vice President and  
General Counsel  
Ascend Federal Credit Union  
520 Airpark Drive  
P.O. Box 1210  
Tullahoma, TN 37388

Maximum principal indebtedness  
for Tennessee recording tax  
purpose is \$0.00.



**ASCEND FEDERAL CREDIT UNION  
BALLOON LOAN MODIFICATION**

This loan is payable in full at maturity date, as modified, you must repay the entire principal balance of the loan and unpaid interest then due. The lender is under no obligation to refinance the loan at that time. You will, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender (may be current lender) willing to lend you the money. If you refinance this loan at maturity, you may be required to pay some or all of the closing costs normally associated with a new loan, even if you obtain refinancing from current lender.

This Balloon Modification ("Modification"), entered into effective as of the 11<sup>th</sup> day of September, 2015, between **DEBORAH B. PRESSNELL AND WILLIAM R. PRESSNELL, HUSBAND AND WIFE** ("Borrower") and Ascend Federal Credit Union, ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **September 21st, 2010**, securing the original principal sum of U.S. **\$126,000.00**, and recorded in **Instrument No. 20100927000316490**, Register's Office of **Shelby County, Alabama**, and (2) the Balloon Note (the "Note") bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at **1520 Timber Drive, Helena, AL 35080** (property address).

To evidence the election by the Borrower of the Modification and Extension of Loan Terms, and to modify the terms of the Note and Security Instrument in accordance with such election. Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of September 11, 2015 (date), the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 114,948.56.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 3.00%, beginning September 11, 2015. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 545.10, beginning on the 1<sup>st</sup> day of October, 2015, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1, 2020 (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at 520 Airpark Drive or at such other place as the Lender may require.
4. The borrower acknowledges the interest accrual calculation will be based on a 360-day method rather than a 365-simple daily interest method beginning with the next payment due date on this agreement.
5. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
6. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof as amended by this Modification.

(To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.)

9/12/15  
Date

Deborah B. Pressnell  
Deborah B. Pressnell

9/17/15  
Date

William R. Pressnell  
William R. Pressnell

9/23/15  
Date

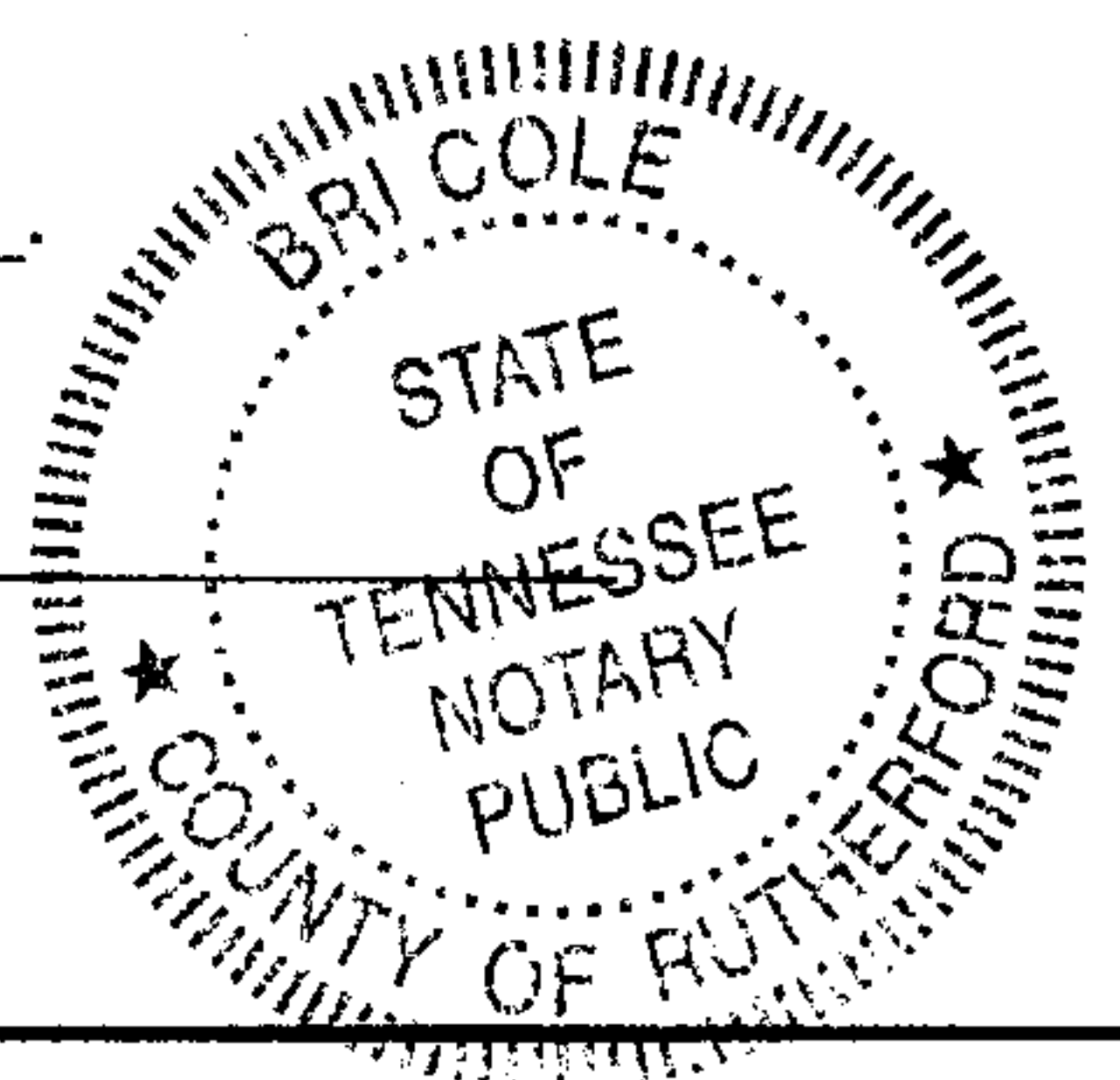
Trevor Williams  
Trevor Williams, Vice President of Lending

STATE OF ~~ALABAMA~~<sup>TN</sup>  
COUNTY OF Rutherford

Personally appeared before me, a Notary Public in and for said County and State, **Deborah B. Pressnell** the within named bargainor(s), with whom I am personally acquainted, and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND and official seal this 12<sup>th</sup> day of September, 2015.

Bri Cole  
NOTARY PUBLIC



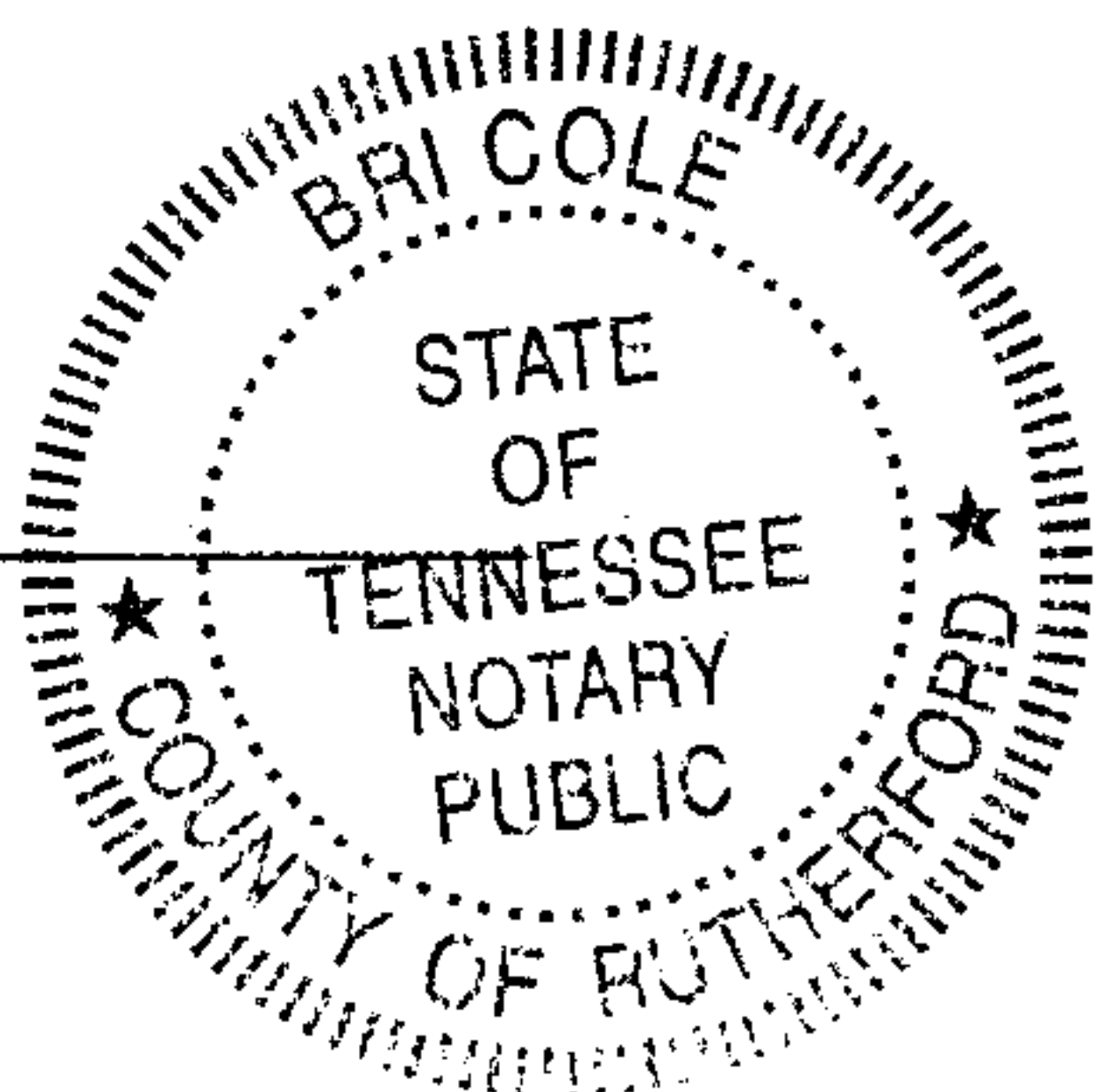
My Commission Expires: March 19, 2017

STATE OF ~~ALABAMA~~<sup>TN</sup>  
COUNTY OF Rutherford

Personally appeared before me, a Notary Public in and for said County and State, **William R. Pressnell** the within named bargainor(s), with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND and official seal this 12<sup>th</sup> day of September, 2015.

Bri Cole  
NOTARY PUBLIC



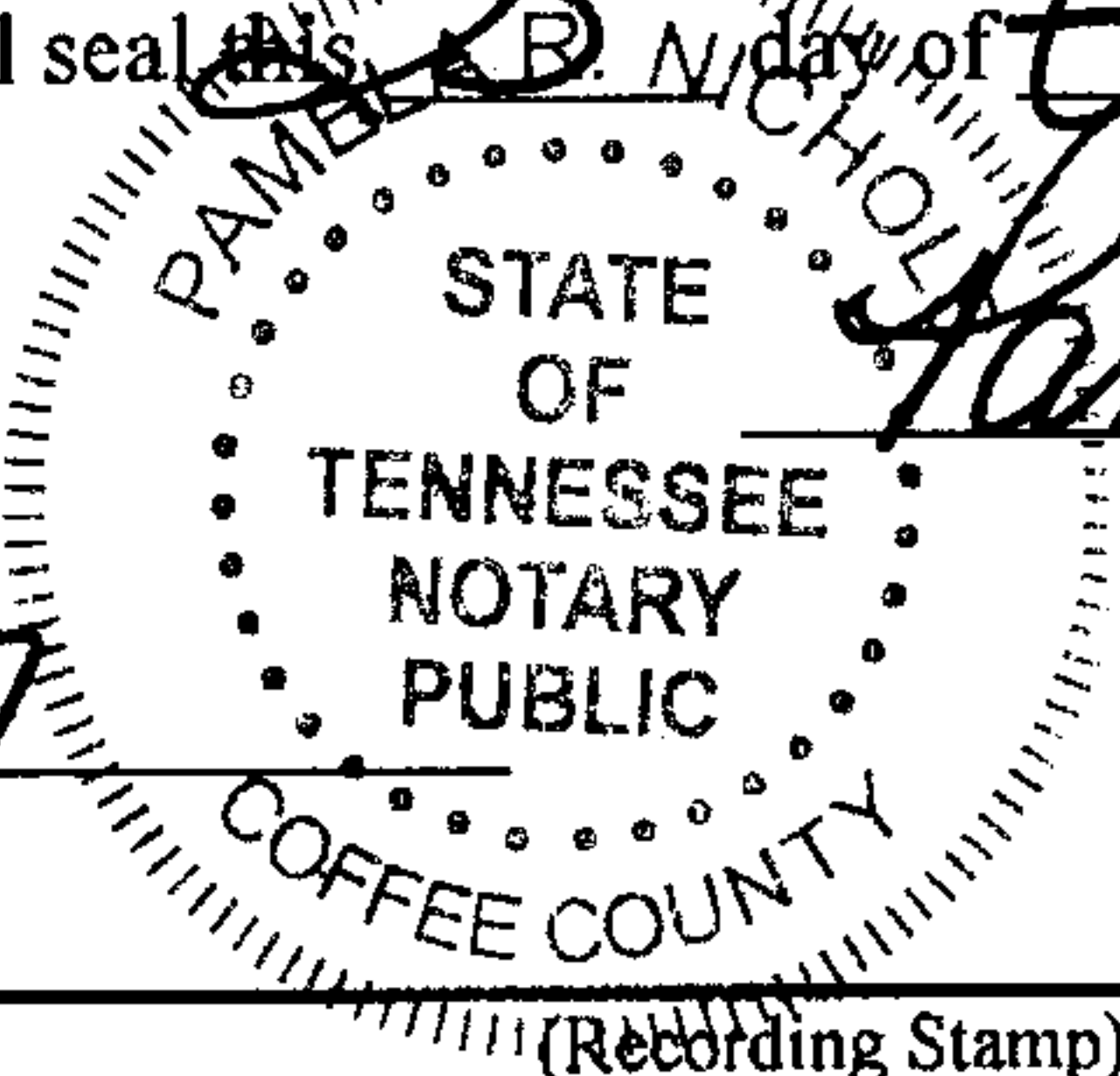
My Commission Expires: March 19, 2017

STATE OF TENNESSEE  
COUNTY OF Coffee

Personally appeared before me, the undersigned Notary Public in and for said State and County, **Trevor Williams**, with whom I am personally acquainted, and who upon oath, acknowledged, to be the Vice President of Lending for Ascend Federal Credit Union and that, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND and official seal this 12<sup>th</sup> day of September, 2015.

Pamela B. Nichol  
NOTARY PUBLIC



My Commission Expires: 3/18/17

(Recording Stamp)

20151016000362360 2/2 \$18.00  
Shelby Cnty Judge of Probate, AL  
10/16/2015 12:04:59 PM FILED/CERT