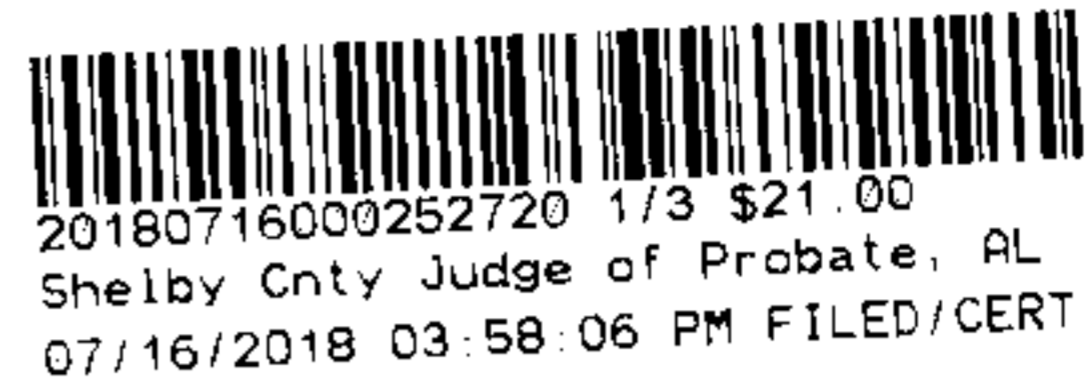


Prepared by or under the supervision of:

Penny Howell
Cadence Bank N.A.
3500 Colonnade Parkway, Suite 600
Birmingham, Alabama 35243

After Recording Please Return To:

Cadence Bank N.A.
3500 Colonnade Parkway, Suite 600
Birmingham, Alabama 35243



LOAN MODIFICATION AGREEMENT

(Credit Agreement, Credit Line, Adjustable Rate, Balloon Payment upon Maturity)

This Loan Modification Agreement ("Agreement"), made this 15TH day of JUNE, 2018 (to be effective **April 17, 2018**), between **Charles C. Cornish and Heather Cornish, husband and wife** ("Borrower") and **Cadence Bank N.A.** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **April 17, 2018** and recorded under **Clerk's File No. 20180504000152640** of the Real Property Records of **Shelby County, Alabama**, and (2) the Credit Agreement and Disclosure 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 therein as the "Property", located at

2790 Saddlecreek Trail
Birmingham, Alabama 35242
[Property Address]

the real property described being set forth as follows:

Lot 4A, according to the final map of Saddle Creek Farms, a private subdivision, as recorded in Map Book 14, Pages 4 and 5, in the Probate Office of Shelby County, Alabama.

WHEREAS, the parties mutually agree to reduce the Annual Percentage Rate shown on page 3 of the Credit Agreement and Disclosure from **4.750%** to **4.50%** and further agree that no other provisions or conditions of the Credit Agreement and Disclosure and Security Agreement shall be changed or amended.

THEREFORE, the parties hereto hereby agree and do amend the Credit Agreement and Disclosure and Security Agreement as follows:

1. The term "**Annual Percentage Rate**" as shown in the table under the heading "**Current Rates for the First Payment Stream**" as set forth on page 3 of the Credit

Agreement and Disclosure as **4.750%** is hereby amended and reduced to **4.50%** effective as of **April 17, 2018**;

2. After application of all payments and/or adjustments by Lender, the amount payable under the Credit Agreement and Disclosure, the Security Instrument and this Agreement is U.S. **\$272,000.00**, (the "Unpaid Principal Balance") consisting of the amount(s) loaned to Borrower by Lender;
3. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument;
4. Borrower understands and agrees that:
 - (a) All covenants, agreements, stipulations, and conditions in the Credit Agreement and Disclosure and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Credit Agreement and Disclosure and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Credit Agreement and Disclosure and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Credit Agreement and Disclosure and Security Instrument are expressly reserved by Lender.
 - (b) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Credit Agreement and Disclosure and Security Instrument.

NOTICE

THE WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

BORROWER ACKNOWLEDGES THAT ADEQUATE CONSIDERATION HAS BEEN GIVEN AND RECEIVED IN CONNECTION WITH THE TERMS AND CONDITIONS OF THIS WRITTEN LOAN AGREEMENT.

THERE ARE NO UNWRITTEN (ORAL) AGREEMENTS BETWEEN THE PARTIES.

CADENCE BANK, N.A. -Lender

By: Shannon Whitley
Shannon Whitley, Sr. Vice President

Charles C. Cornish (Seal)
Charles C. Cornish -Borrower

Heather Cornish (Seal)
Heather Cornish -Borrower

STATE OF AL §
COUNTY OF Jefferson §

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that **Charles C. Cornish and Heather Cornish**, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day that, being informed of the contents of the foregoing, he/she/they executed the same voluntarily on the same bears date.

Given under my hand and official seal this the 15th day of June, 2018

Ally Hoge
Notary Public

My Commission Expires
Name and title
My commission expires JUN 23 2019

Alabama
STATE OF TEXAS §
COUNTY OF Jefferson §

This instrument was acknowledged before me on 6-19, 2018 by **Shannon Whitley, Senior Vice President of CADENCE BANK, N.A.**

PAULETTE HUNT
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
October 17, 2021

Paulette Hunt
Notary Public