4. Except and to the extent modified by this agreement the undersigned Mortgager and Mortgagee do hereby confirm and ratify all of the other terms, provisions, conditions, covenants and understandings set forth in the Note and Mortgage and any other security documents described therein, all of which other terms, provisions, conditions, covenants and understandings shall remain in full force and effect.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have executed this Modification and Amendment Agreement as of the day and year first above written.

In the presence of

K advallady

John D. Hollingsworth

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MORTGAGOR

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By: Cury G. Carusmon

MORTGAGEE