

MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement is made and entered into on 14 March, 2000, by and between Diane Ware formally known as Diane Lucas and Randy Ware, (hereinafter called "Mortgagor," whether one or more) and CENTRAL STATE BANK, Calera, Alabama, an Alabama banking corporation (hereinafter called "Mortgagee").

A. Mortgagor has entered into original mortgage agreement with Mortgagee on 23 February, 1996, as recorded in Inst # 1999-35476, in the Probate Office of Shelby County, Alabama. Both parties desire to amend the terms of the mortgage and notes executed simultaneously therewith.

These things considered, Mortgagee hereby allow Mortgagors to covert debt secured by abovedescribed mortgage from a variable rate installment loan to a amortized balloon loan, with the following terms and conditions. The new note shall be secured by the original abovedescribed mortgage and amortized under the terms and conditions of the new note executed simultaneously with this agreement. The principal sum of the abovedescribed mortgage shall remain at \$51,143.79. The final maturity date of abovedescribed mortgage shall be changed from March 7, 2011, to Upon Demand.

There have been no new advances of capital occurring under the original mortgage.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals, this 14th day of March, 2000.

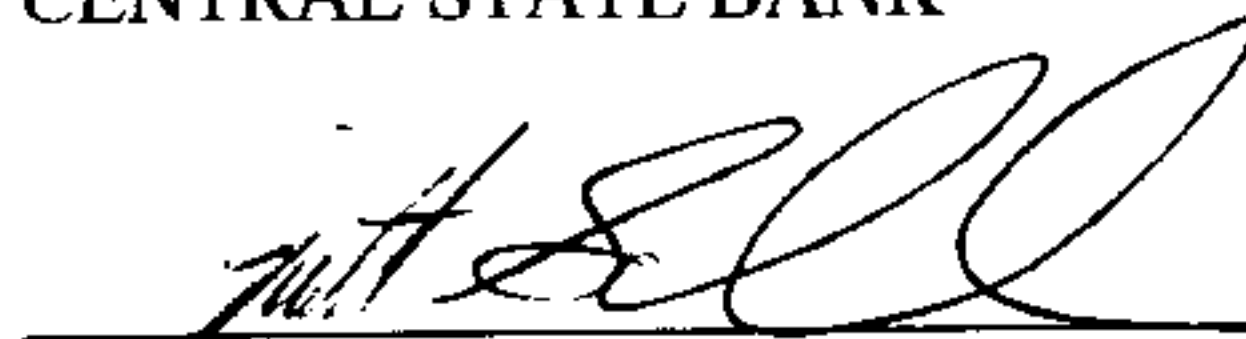


Diane Ware



Randy Ware

CENTRAL STATE BANK



by: Mitt Schroeder, Vice-President

Inst # 2000-10973

04/04/2000-10973

11:38 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 HNS

12.00

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Diane Ware and Randy Ware, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 14th day of March, 2000.

Rachel Tate
Notary Public

My Commission expires: MY COMMISSION EXPIRES FEBRUARY 15, 2004

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Mitt Schroeder, whose name as Vice-President of Central State Bank, Calera, Alabama, a banking corporation 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, 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 14th day of March, 2000.

Rachel Tate
Notary Public

My Commission expires: MY COMMISSION EXPIRES FEBRUARY 15, 2004

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