

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on January 31, 2001, by and between **PAUL CORDES and wife, TINA CORDES** (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

A. Mortgagors have entered into an original mortgage agreement with Mortgagee on November 27, 2000 as recorded in Instrument #2000-41931 on December 6, 2000, in the Office of the Judge of Probate of Shelby County, Alabama. Both parties desire to amend the terms of the original mortgage and noted executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from Forty-Eight Thousand Five Hundred and 00/100 Dollars (\$48,500.00) to Fifty-Four Thousand Seven Hundred Twenty-Five and 50/100 Dollars (\$54,725.50). The new note shall be secured by the original above described mortgage and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 31st day of January, 2001.


Paul Cordes

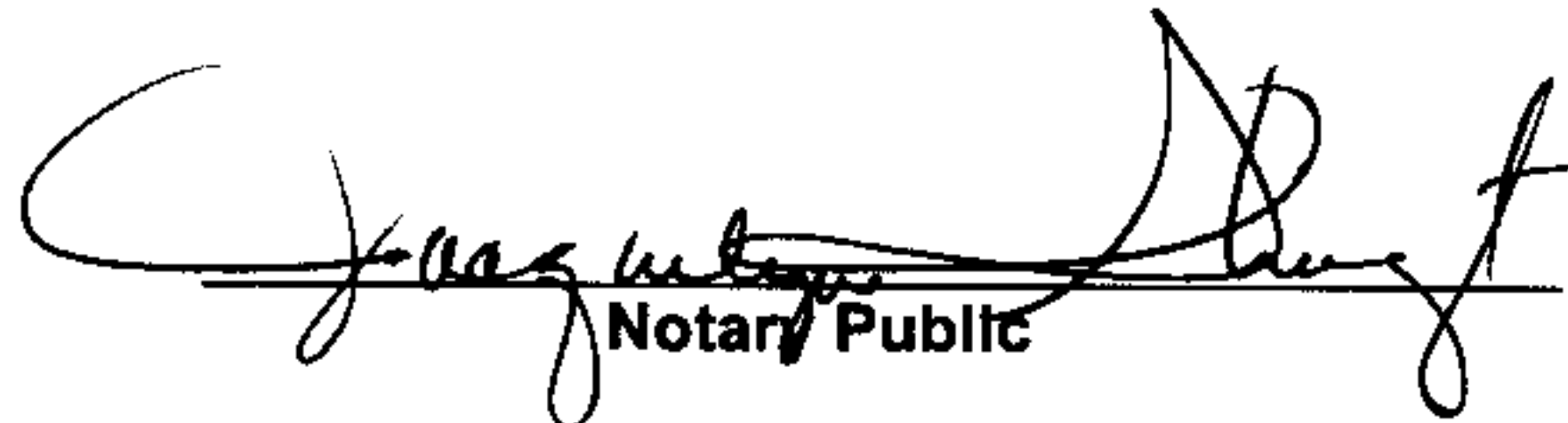

Tina Cordes

(MORTGAGORS)

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Paul Cordes and wife, Tina Cordes**, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 31st day of January, 2001.


Notary Public

My Commission Expires: **MY COMMISSION EXPIRES JULY 11, 2003**

Inst # 2001-04475

02/07/2001-04475

02:01 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

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