

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on June 19, 2001 by and between RICKY J. PICKETT, CINDY D. PICKETT, DONALD C. OVERTON, SUSAN J. OVERTON, MICHAEL DENNIS and ROBYN DENNIS (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

Mortgagors have entered into an original mortgage agreement with Mortgagee on December 9, 1998 as recorded in the Office of the Judge of Probate of Shelby County, Alabama under Instrument #1998-49167 on December 10, 1998 and as further modified on June 23, 2000 and recorded in the Office of the Judge of Probate of Shelby County, Alabama under Instrument #2000-21481 on June 28, 2000. Both the Mortgagors and Mortgagee desire to amend the terms of the original mortgage and note and the June 23, 2000 Mortgage Modification Agreement and note.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage as modified from Eighteen Thousand Seven Hundred Fifty-Six and 74/100 Dollars (\$18,756.74) to Twenty-Eight Thousand Five Hundred Thirty-One and 11/100 Dollars (\$28,531.11). The new note shall be secured by the original above-described mortgage as modified on June 23, 2000 and as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 19th day of June, 2001.


Ricky J. Pickett


Cindy D. Pickett


Donald C. Overton


Susan J. Overton


Michael Dennis

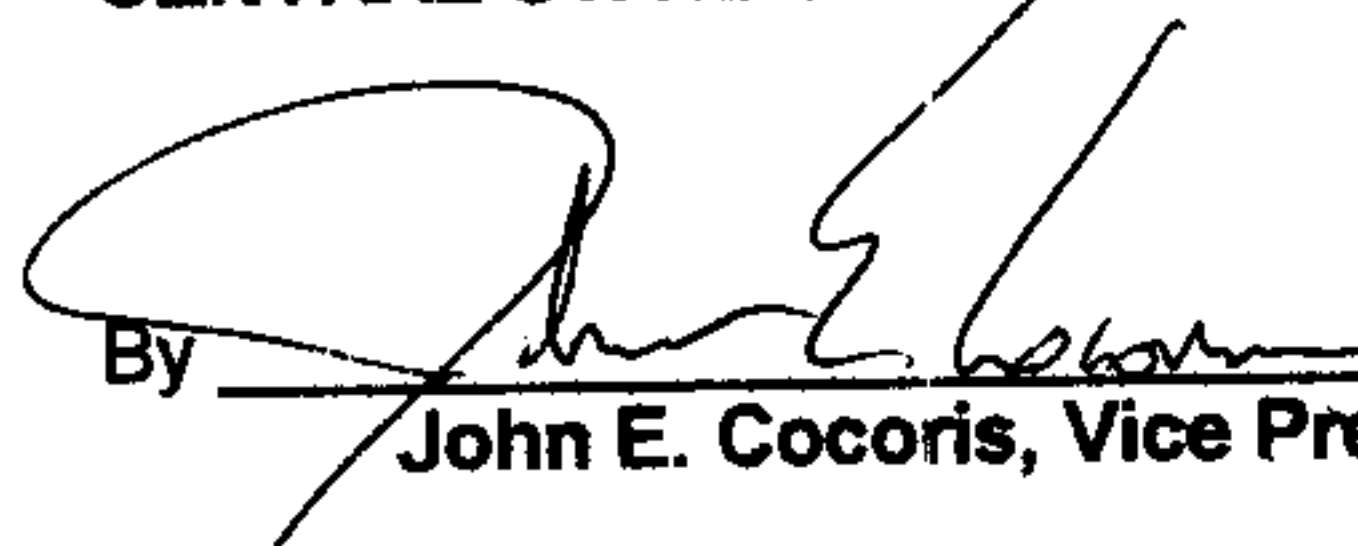

Robyn Dennis

(MORTGAGORS)

06/27/2001-26591
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SHELBY COUNTY JUDGE OF PROBATE
002 KB 32.70

Inst # 2001-26591

CENTRAL STATE BANK

By 
John E. Cocoris, Vice President

(MORTGAGEE)

Inst # 2001-26591

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Ricky J. Pickett, Cindy D. Pickett, Donald C. Overton, Susan J. Overton, Michael Dennis and Robyn Dennis**, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, they being informed of the contents of said agreement, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of June, 2001.


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 John E. Cocoris whose name as Vice President of Central State Bank, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of June, 2001.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 15, 2004

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