MORTGAGE MODIFICATION AGREEMENT

20020802000362790 Pg 1/2 16.85 Shelby Cnty Judge of Probate, AL 08/02/2002 14:08:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 24th day of JULY, 2002 by and between SANDRA N. BAXLEY. and husband, HOUSTON L. BAXLEY (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagoe").

Mortgagors have entered into an original mortgage agreement with Mortgagee on November 21, 2000 as recorded in Instrument #2000-40911 on November 28, 2000, in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagors and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith.

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement from Twenty Five Thousand Six Hundred One Dollars and 98/100 (\$25,601.98) to Twenty Seven Thousand Four Hundred Forty Seven Dollars and 23/100 Dollars (\$27,447.23). The new note shall be secured by the original above described Mortgage as modified and 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 24th day of _____, 2002.

SANDRA N. BAXLEY

HOUSTON L. BAXLEY

(MORTGAGORS)

CENTRAL STATE BANK

SHANE D. SCHROEDER, VICE PRESIDENT

(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared SANDRA N. BAXLEY AND HOUSTON L. BAXLEY, 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of JULY, 2002.

Notary)Public
MY COMMISSION EXPIRES FEBRUARY 28, 2004

My Commission Expires: _____

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority SHANE D. SCHROEDER whose foregoing Mortgage Modification A that, he as such officer and with full	name as <u>Vice Pres</u> greement and who is kr	ident of Cer nown to me, ackr	itral State Bank, is nowledged before me	signed to the e on this day.
Given under my hand and o				
		Motary	Bublic Ball	
	My	Commission E	Expires:	<u> </u>

CSB RL #49746 receipts