

MORTGAGE MODIFICATION AGREEMENT

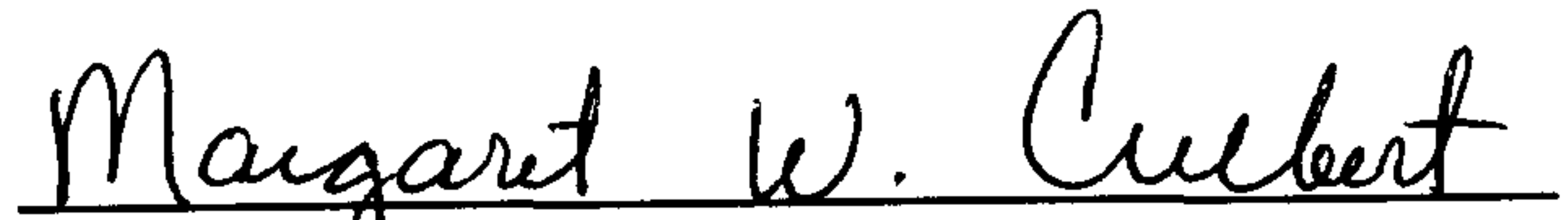
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Shelby Cnty Judge of Probate, AL
08/19/2002 13:52:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on August 5, 2002 by and between **MARGARET W. CULBERT**, a single woman (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor has entered into an original mortgage agreement with Mortgagee on July 16, 1992 as recorded in Instrument No. 1992-15624 on July 31, 1992 in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Mortgagee desire to modify and amend the terms of the original mortgage and note that was executed simultaneously therewith.


THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagor to increase the original mortgage from Forty Two Thousand and 00/100 Dollars (\$42,000.00) to Sixty Thousand and 00/100 Dollars (\$60,000.00). 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 5th day of August, 2002.


MARGARET W. CULBERT

(MORTGAGOR)

CENTRAL STATE BANK

By 
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 **Margaret W. Culbert**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she 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 5th day of August, 2002.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES FEBRUARY 28, 2004

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Shane D. Schroeder** 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 5th day of August, 2002.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES FEBRUARY 28, 2004