\$103.50

CSB Loan#-

MORTGAGE MODIFICATION AGREEMENT

Shelby Cnty Judge of Probate, AL

10/04/2004 15:21:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on September 24, 2004 by and between Walter Gottier, and Lisa Gottier, all married persons (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into an original Mortgage Agreement with Mortgagee on July 10, 2003. Said original Mortgage Agreement was recorded on July 17, 2003 under Instrument No. 20030717000455380 in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, said original Mortgage Agreement was modified and amended by Mortgage Modification Agreement dated March 3, 2004. Said Mortgage Modification Agreement was recorded on March 12, 2004 under Instrument No. 20040312000129520 in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, all parties desire to further modify and amend the terms of the original Mortgage Agreement, as modified and amended, and notes executed simultaneously therewith.

NOW, THERFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from Two Hundred Thirty-Seven Thousand Dollars (\$237,000.00) to Two Hundred Seventy Thousand Dollars (\$270,000.00). The new note shall be secured by the original Mortgage Agreement, as modified and amended, and amortized under the terms and conditions of the new note executed simultaneously with this Mortgage Modification Agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 24th day of September, 2004.

Walter Gottier

.isa Gottier

By

(MORTGAGOR)

CENTRAL STATE BANK

William M Schroeder Jr., Vice Président

(MORTGAGEE)

Contrail State Basic

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Walter Gottier, whose name is 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 27th day of September Ramona S. Keen **Notary Public** Commission #DD296625 Expires: Mar 04, 2008 Bonded Thru My Commission Expires: Mach 4 Atlantic Bonding Co., Inc. STATE OF ALABAMA SHELBY COUNTY I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Lisa Gottier, whose name is 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 September 2004. **Notary Public** My Commission Expires: MY COMMISSION EXPIRES MAY 12, 2007 STATE OF ALABAMA SHELBY COUNTY I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared William M Schroeder, Jr. 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 24th day of September 2004 **Notary Public** MY COMMISSION EXPIRES MARCH 4, 2008 My Commission Expires: _____

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All that part of the East ½ of NE ½ of the SE ¼ of Section 12, Township 2 South, Range 3 West, Shelby County, Alabama, lying South of Highway No. 12; being situated in Shelby County, Alabama.