

MORTGAGE MODIFICATION AGREEMENT

20041123000645330 Pg 1/2 59.00
Shelby Cnty Judge of Probate, AL
11/23/2004 15:05:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 16th day of November, 2004 by and between **William Scott Sivley** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagors have entered into an original mortgage agreement (referred to herein as "First Mortgage Agreement") with Mortgagee on April 26, 2004 as recorded in Instrument #20040504000233330, on May 4, 2004 in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagors and Mortgagee desire to amend the terms of the original First Mortgage Agreement and note executed simultaneously therewith.

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagors to increase the original First Mortgage Agreement from Two Hundred Thousand Dollars and 00/100 (\$200,000.00) to Two Hundred Thirty Thousand Dollars and 00/100 (\$230,000.00). The new note shall be secured by the original above described First Mortgage as modified and amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

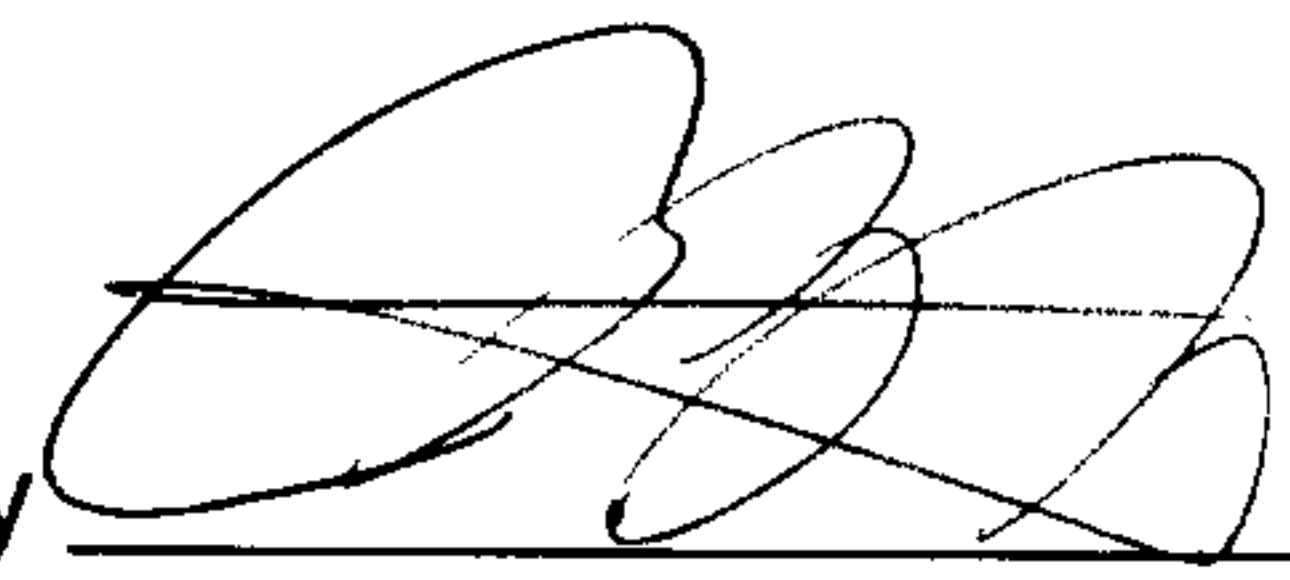
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 16 day of November, 2004.



William Scott Sivley

(MORTGAGORS)

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 **William Scott Sivley**, 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 16th day of November, 2004.



Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 4, 2008

STATE OF ALABAMA
SHELBY COUNTY

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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 16th day of November 2004.


Notary Public

MY COMMISSION EXPIRES MARCH 4, 2008

My Commission Expires: _____