

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on February 27, 2006, by and between Murphy Investments, LLC, (hereinafter referred to as the "Mortgagor") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage recorded in instrument # 20051207000632910 dated November 22, 2005, in the Office of the Judge of Probate of SHELBY County, Alabama . Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from FOUR HUNDRED TWENTY FOUR THOUSAND AND 00/100 (\$424,000.00) TO ONE MILLION THREE HUNDRED FOUR THOUSAND DOLLARS AND 00/100 (1,304,000.00). The new note shall be secured by the original above described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the <u>27TH</u> day of <u>FEBRUARY</u> 2006.

MURPHY INVESTMENTS, LLC7

DONALD R MURPHY, MEMBER

(MORTGAGORS)

CENTRAL STATE BANK

MELINDA M GIBSON

ASST. VICE PRESIDENT

(MORTGAGEE)

20060306000105200 2/2 \$1334.00 Shelby Cnty Judge of Probate, AL 03/06/2006 03:29:17PM FILED/CERT

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared, **DONALD R MURPHY**, whose names as **MEMBER** of **MURPHY INVESTMENTS**, **LLC** is signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27TH day of FEBRUARY, 2006

Notary Public
MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: _____

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared MELINDA M GIBSON whose name as Assistant 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 with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27th day of FEBRUARY, 2006.

Notary Public

MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: _____

CENTRAL STATE BANK
P.O. BOX 180
CALERA, ALABAMA 35040