MORTGAGE MODIFICATION AGREEMENT



20060417000179160 1/2 \$26.15 Shelby Cnty Judge of Probate,AL 04/17/2006 03:56:26PM FILED/CERT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 11th day of APRIL, 2006 by and between JAMES W JOHNSON, JR., AND SPOUSE, TAMMIE J JOHNSON, (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **DECEMBER 23, 2004** as recorded in **INSTRUMENT #20050104000000830** on **JANUARY4, 2005** 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, as modified and amended, from ONE HUNDRED FORTY FOUR THOUSAND NINE HUNDRED AND 00/100 (\$144,900.00) TO ONE HUNDRED FIFTY TWO THOUSAND NINE HUNDREND FIFTY DOLLARS AND OO/100 (\$152,950.00) verified 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 11TH day of APRIL, 2006.

JAMES W JOHNSON JR

TAMMIE J JOHNSON

(MORTGAGORS)

CENTRAL STATE BANK

MELINDA M. GIBSON

ASSISTANT VICE PRESIDENT

(MORTGAGEE)

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STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared JAMES W JOHNSON, JR, AND SPOUSE TAMMIE J JOHNSON 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 11TH day of APRIL, 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 and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11th day of APRIL, 2006,

Notary Public MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: ___

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