MORTGAGE MODIFICATION AGREEMENT

Increase 81.260.00

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 21ST day of November 2006 by and between Toby Ruston and spouse, Amy Ruston, (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 July 14, 2006 as recorded in INTSTRUMENT # 20060731000367940 on July 31, 2006 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 THIRTEEN THOUSAND TWO HUNDRED SEVENTY SEVEN AND 00/100 DOLLARS (\$13,277.00) TO NINETY FOUR THOUSAND FIVE HUNDRED THIRTY SEVEN AND 00/100 DOLLARS (\$94,537.00.) 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 **21ST** day of **NOVEMBER**, **2006**.

AMY RUSTON

(MORTGAGORS)

CENTRAL STATE BANK

MELINDA M. GIBSON

ASSISTANT VICE PRESIDENT

(MORTGAGEE)

20061204000586040 1/2 \$135.95

Shelby Cnty Judge of Probate, AL 12/04/2006 11:49:37AM FILED/CERT

prepared by: CENTRAL STATE BANK P.O. BOX 180 ret: CALERA, ALABAMA 35040

20061204000586040 2/2 \$135.95 Shelby Cnty Judge of Probate, AL 12/04/2006 11:49:37AM FILED/CERT

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared TOBY S RUSTON & AMY RUSTON, 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 21ST day of NOVEMBER, 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 21ST day of NOVEMBER, 2006,

Notary Public
MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires:

prepared by:

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