

Mortgage
Increase


MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 8TH day of February 2007 by **Charles T Vizzina and spouse Deborah D Vizzina**, (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 **November 30, 2005** as recorded in **INSTRUMENT # 20051201000620570** on **December 1, 2005**, as, 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 **Five Hundred Fifty Thousand and 00/100 Dollars (\$550,000.00)** to **Six Hundred Ten Thousand Nine Hundred Three and 83/100 Dollars (\$610,903.83)**. The new note shall be secured by the original above described 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 8th day of February, 2007.


20070226000085680 1/2 \$105.50
Shelby Cnty Judge of Probate, AL
02/26/2007 09:01:45AM FILED/CERT


Charles T Vizzina


Deborah D Vizzina

(MORTGAGORS)

CENTRAL STATE BANK

By


MELINDA GIBSON, ASST VICE PRESIDENT

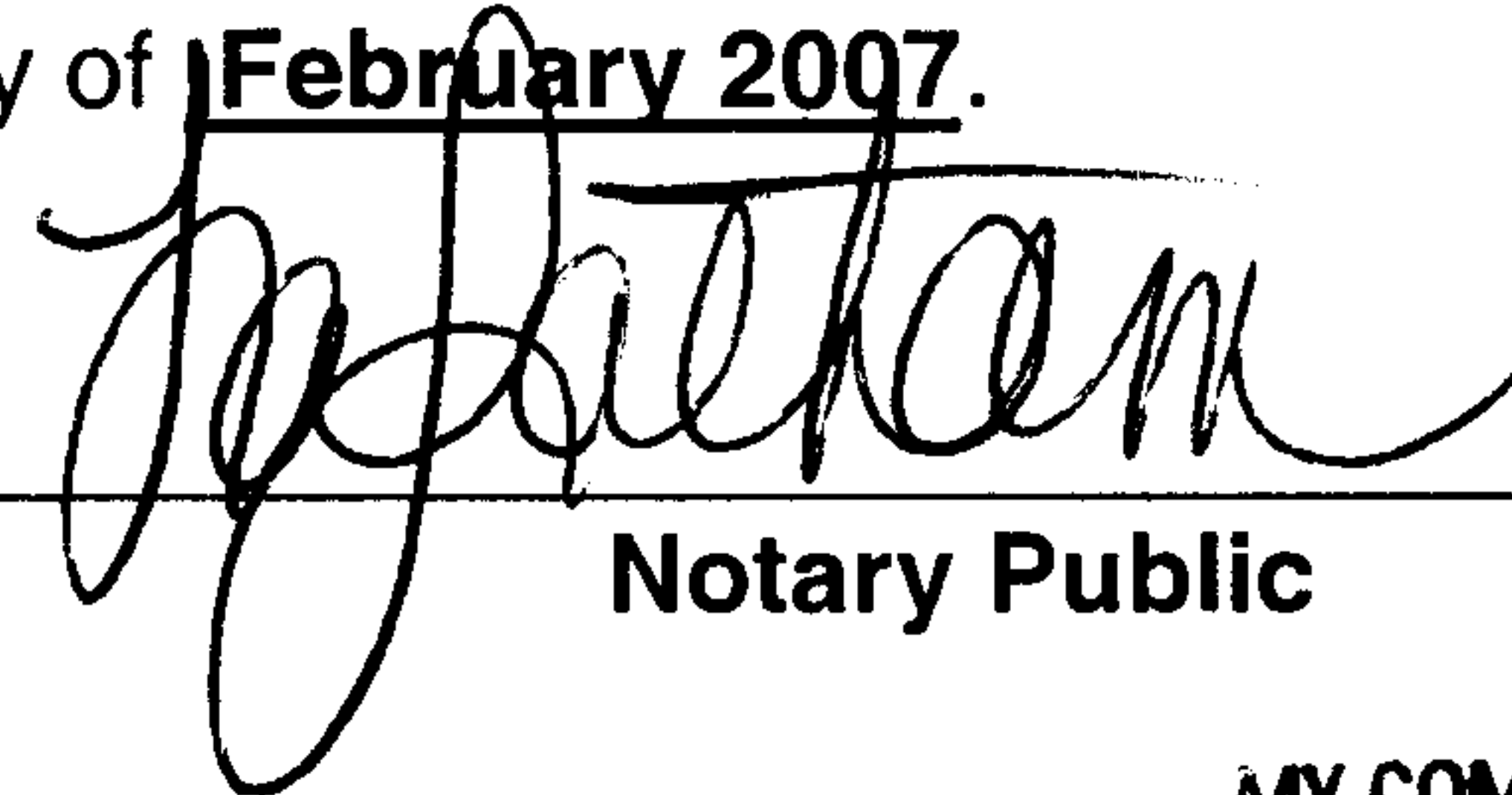
(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

20070226000085680 2/2 \$105.50
Shelby Cnty Judge of Probate, AL
02/26/2007 09:01:45AM FILED/CERT

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Charles T Vizzina and Deborah D Vizzina** whose name are signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that she 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 8th day of February 2007.



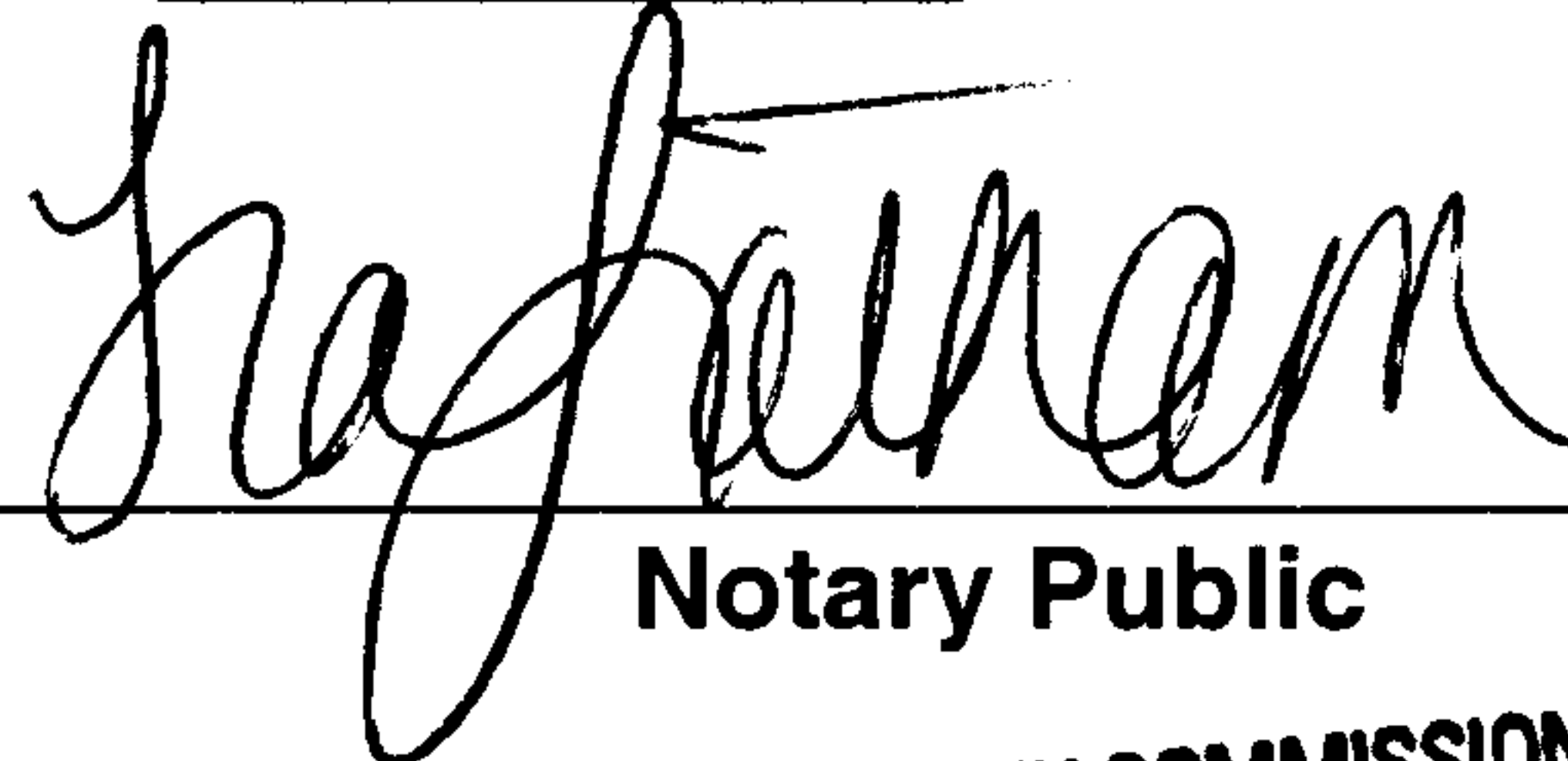
Notary Public

My Commission Expires: MY COMMISSION EXPIRES AUGUST 13, 2007

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **MELINDA 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 8th day of February 2007.



Notary Public

My Commission Expires: MY COMMISSION EXPIRES AUGUST 13, 2007

Prepared by
Return:

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