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Shelby Cnty Judge of Probate, AL
05/06/2009 10:16:54 AM FILED/CERT

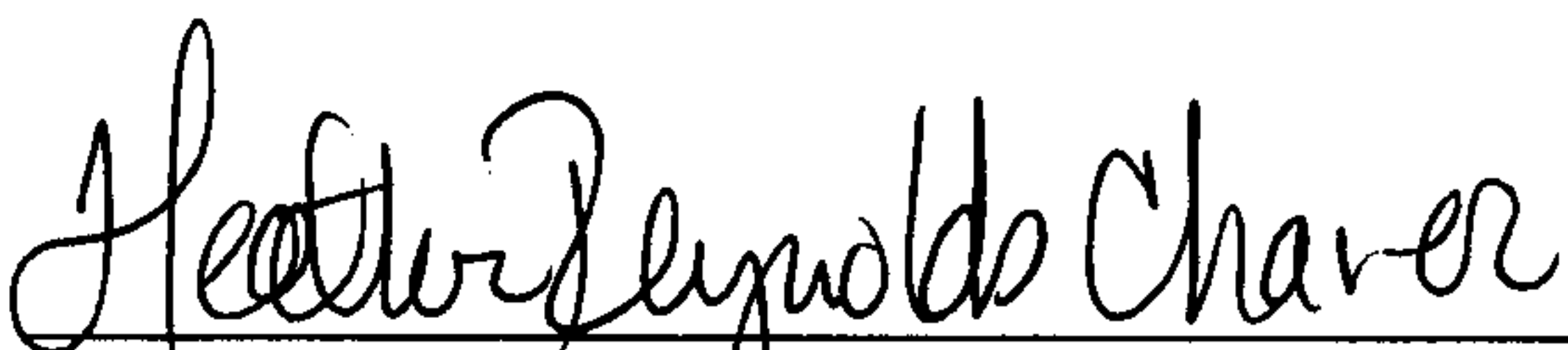
MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **APRIL 29, 2009** by and between **HEATHER REYNOLDS CHAVEZ** (a unmarried woman) hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement with Mortgagee on **April 29, 2008** and was recorded in **Instrument #20080502000180870** on **May 02, 2008** 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 Mortgagor to increase the mortgage modification from **Thirty One Thousand Two Hundred Eighty Eight AND 60/100 DOLLARS (\$31,288.60)** **Thirty Seven Thousand Nine Hundred Ninety AND 95/100 DOLLARS (\$37,999.95)**. 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, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **29 th** day of **April 2009**.



Heather Reynolds Chavez

(MORTGAGOR)

CENTRAL STATE BANK

BY:



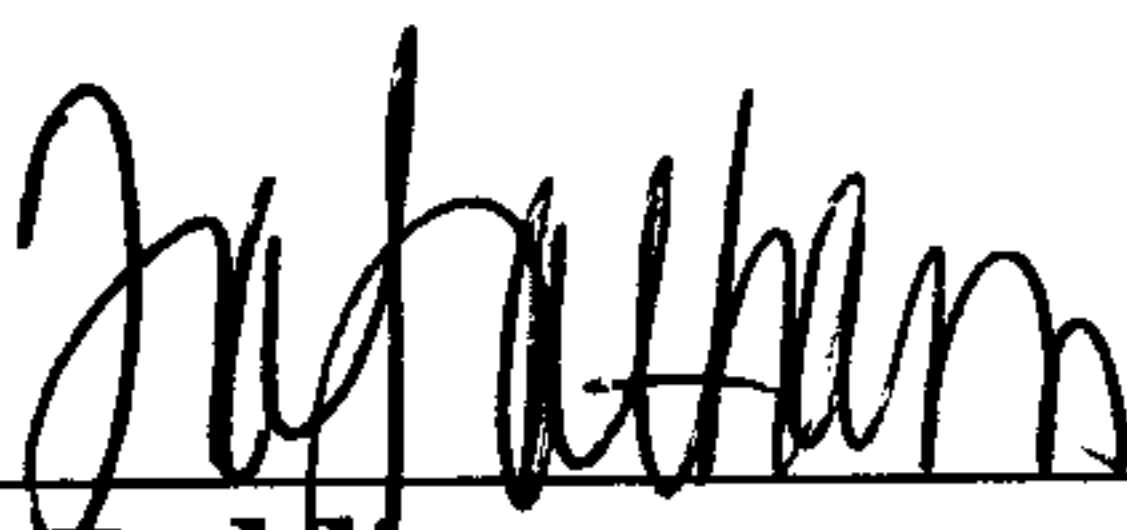
MELINDA GIBSON
ASSISTANT VICE PRESIDENT
(MORTGAGEE)

**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 **Heather Reynolds Chavez**, whose name is 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 **29th** day of **April 2009**



Notary Public

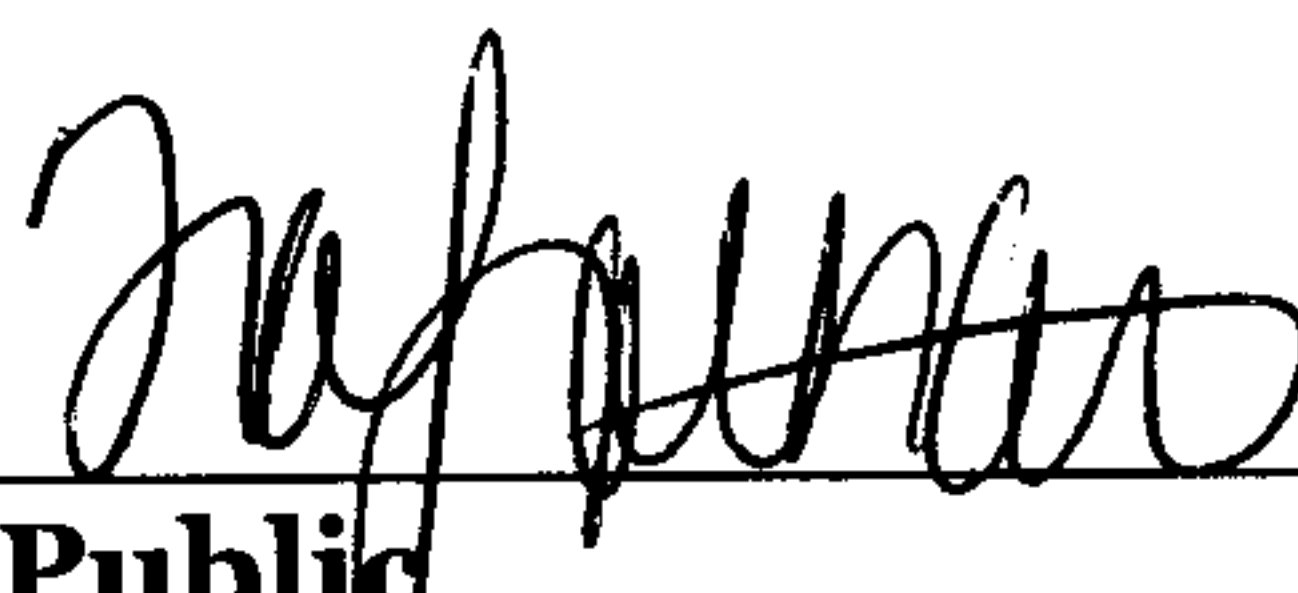
My Commission Expires:

My Commission Expires Aug 13, 2011

**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 the **29th** day of **April 2009**.



Notary Public

My Commission Expires:

My Commission Expires Aug 13, 2011