

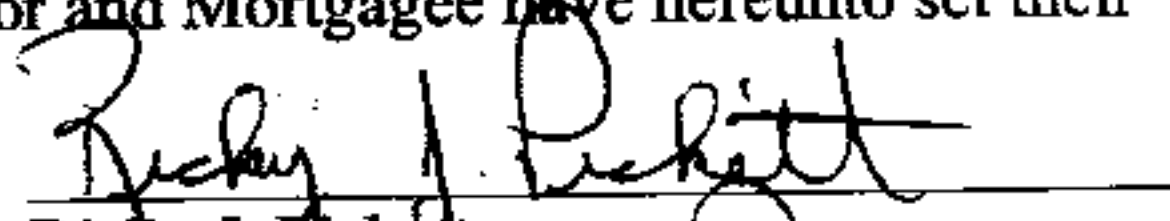
MORTGAGE MODIFICATION AGREEMENT

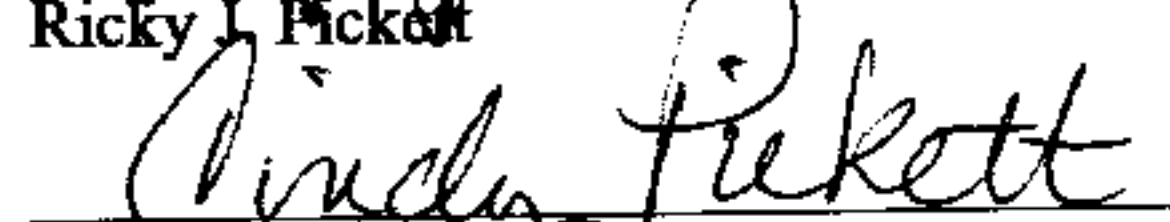
This Mortgage Modification Agreement is made and entered into on June 23, 2000, by and between Ricky J. Pickett, Cindy D. Pickett, Donald C. Overton, Susan J. Overton, Robyn Dennis, and Michael Dennis (hereinafter called "Mortgagor") and Central State Bank, Shelby County (hereinafter called "Mortgagee").

- A. Mortgagor has entered into original mortgage agreement with Mortgagee on December 9, 1998, as recorded in Inst# 1998-49167, in the Probate Office of Shelby County, Alabama. both parties desire to amend the terms of the mortgage and noted executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from \$16,969.00 to \$18,756.74. The new note shall be secured by the original above described mortgage 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, this 23rd day of June, 2000.


Ricky J. Pickett


Cindy J. Pickett


Donald C. Overton


Susan C. Overton


Robyn Dennis


Michael Dennis


John E. Cocoris

STATE OF ALBAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Ricky J. Pickett, Cindy D. Pickett, Donald C. Overton, Susan J. Overton, Michael Dennis and Robyn Dennis whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 23rd day of June, 2000.


Notary Public

My commission expires: MY COMMISSION EXPIRES JULY 11, 2003

06/28/2000-21481
08:42 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 MMS 18.70

Inst # 2000-21481

MORTGAGE MODIFICATION AGREEMENT

Page 2

STATE OF ALABAMA
Shelby County

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared John E. Cocoris, whose name is Vice President of Central State Bank, Shelby County, a corporation is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said corporation.

Given under my hand and official seal, this 23rd day of June, 2000.


Notary Public

My commission expires: MY COMMISSION EXPIRES JULY 11, 2003

Inst # 2000-21481

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