MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement is made and entered into on August 28, 2000, by and between Ricky Pickett and Cindy Pickett (hereinafter called "Mortgagor") and Central State Bank, Shelby County (hereinafter called "Mortgagee").

A. Mortgagor has entered into an original mortgage agreement with Mortgagee on April 3, 2000, as recorded in Instrument # 2000-11581 in the Judge of Probate of Shelby County, Alabama. Both parties desire to amend the terms of the mortgage and note executed simultaneously therewith.

These things considered Mortgagee hereby allows Mortgagors to increase the original mortgage from \$51,443.00 to \$60,275.00. All other terms of note are to remain the same under 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. The outstanding principal shall now be \$60,275.00.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and

seals, this 28th day of August, 2000.

Ricky Pickett

Cindy Pickett

By: Letty Whisenhunt, Vice President

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Ricky Pickett and Cindy Pickett 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 28th day of August, 2000.

My commission expires:

MY COMMISSION EXPIRES NO LA TENTRES NO LA TE

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Letty Whisenhunt, whose name as 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, she 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 28th day of August, 2000.

My commission expires:

Notary Public

MY COMMISSION EXPIRES JULY 26, 2003

12:29 PH CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OUT MS 21.85