

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on December 15, 2000, by and between **Kelly D. Sears, Joyce Sears Marrow** and **Randall L. Sears**, all married persons (hereinafter collectively referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

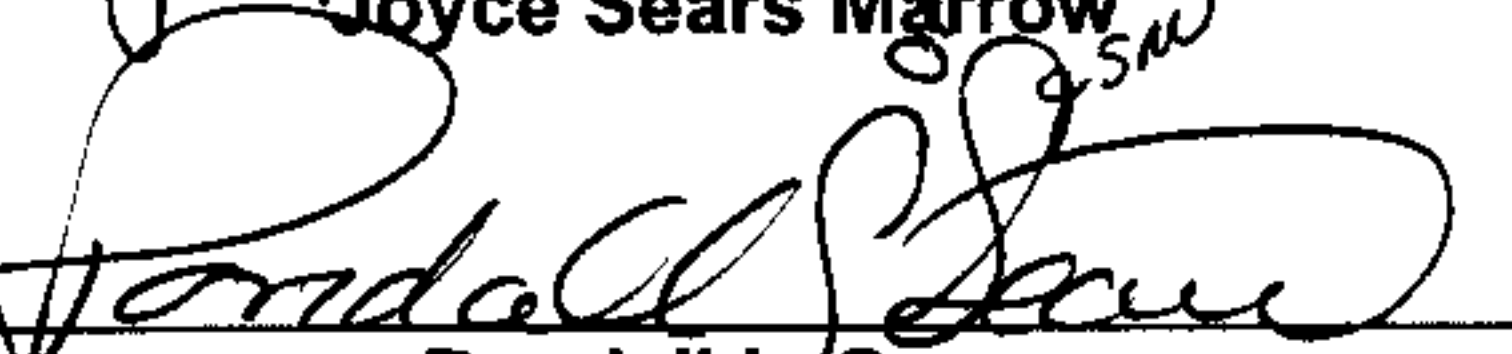
A. Mortgagor has entered into an original mortgage agreement with Mortgagee on June 5, 1998 as recorded on June 17, 1998 (22616), in the Office of the Judge of Probate of Shelby County, Alabama. All parties desire to amend the terms of the original mortgage and noted executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from Twenty Seven Thousand Two Hundred Seventy Eight and 73/100 Dollars (\$27,278.73) to Thirty Seven Thousand Two Hundred Seventy Eight and 73/100 Dollars (\$37,278.73). 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 on this the 15th day of December, 2000.


Kelly D. Sears


Joyce Sears Marrow

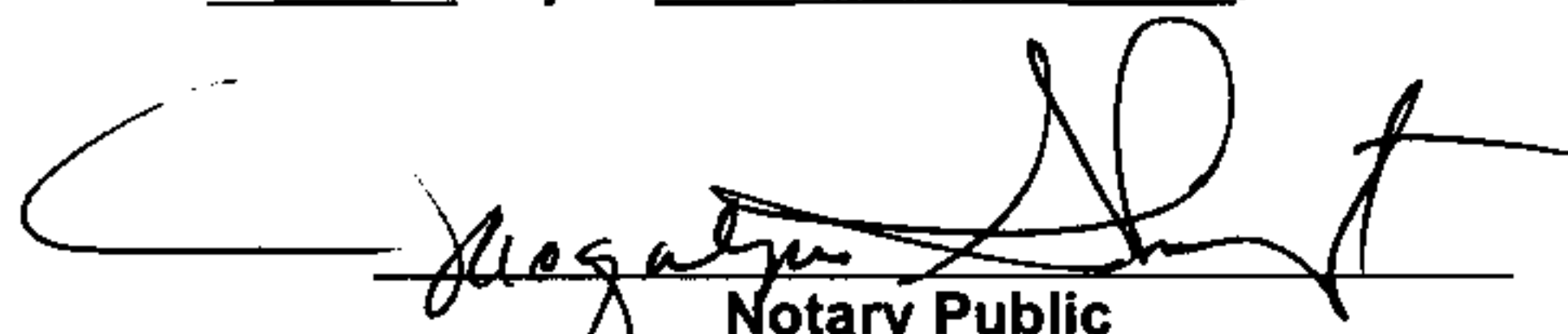

Randall L. Sears

(MORTGAGOR)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Kelly D. Sears, Joyce Sears Marrow** and **Randall L. Sears**, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that being informed of the contents of said agreement, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of December, 2000.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES JULY 11, 2003

Inst # 2001-00145

01/03/2001-00145
01:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 HMB 27.00