MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement is made and entered into on 23 May, 2001, by and between Ronald Dodson and Vonciel Dodson Husband & Wife, (hereinafter called "Mortgagor," whether one or more) and CENTRAL STATE BANK, Calera, Alabama, an Alabama banking corporation (hereinafter called "Mortgagee").

A. Mortgagor has entered into original mortgage agreement with Mortgagee on 30 July, 1998, as recorded in Inst # 1998-29304, and as corrected and re-recorded in Inst # 2001-06905 in the Probate Office of Shelby County, Alabama. Both parties desire to amend the terms of the mortgage and notes executed simultaneously therewith.

These things considered, Mortgagee hereby allow Mortgagors to increase the principal debt secured by abovedescribed mortgage from \$35,000.00 to \$45,000.00. The mortgage will become a 1st Mortgage on owner occupied residential real estate. The final maturity date of abovedescribed mortgage shall remain as on demand.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals, this 23rd day of May, 2001.

Ronald Dodson

Vonciel Dodson

CENTRAL STATE BANK

by: Mitt Schroeder, Vice-President

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Ronald Dodson and Vonciel Dodson, 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 May, 2001.

Notary Public

My Commission expires:

MY COMMISSION EXPIRES JULY 26, 2003

Inst # 2001-21341

05/25/2001-21341
12:36 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
29.00

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Mitt Schroeder, whose name as Vice-President of Central State Bank, Calera, Alabama, a banking 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.

Notary Public

Given under my hand and official seal, this 23rd day of May, 2001.

MY COMMISSION EXPIRES HOLY 11, 1903

My Commission expires:

Inst # 2001-21341

05/25/2001-21341 12:36 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002 MB 29.00