

MORTGAGE MODIFICATION AGREEMENT

20021108000558400 Pg 1/2 19.25
Shelby Cnty Judge of Probate, AL
11/08/2002 14:51:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 4TH day of NOVEMBER, 2002 by and between MICHAEL WAYNE FENLEY AND WIFE, DELTA FENLEY (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

Mortgagors have entered into an original mortgage agreement with Mortgagee on JULY 30, 1993 as recorded in Instrument #1993-22560 on JULY 30, 1993, in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagors and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith.

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement from FORTY NINE THOUSAND SIX HUNDRED FORTY FOUR and 19/100 Dollars (\$49,644.19) to FIFTY THREE THOUSAND SEVENTY TWO and 86/100 Dollars (\$53,072.86). The new note shall be secured by the original above described Mortgage as modified and 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 4th day of NOVEMBER, 2002.

Michael Wayne Fenley
MICHAEL WAYNE FENLEY

Delta Fenley
DELTA FENLEY

(MORTGAGORS)

CENTRAL STATE BANK

By William M. Schroeder
WILLIAM M. SCHROEDER, PRESIDENT

(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared MICHAEL WAYNE FENLEY AND DELTA FENLEY, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, they 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 4th day of NOVEMBER, 2002.

Melanie P. Johnson
Notary Public

My Commission Expires: SEPTEMBER 11, 2006

MY COMMISSION EXPIRES SEPTEMBER 11, 2006

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared WILLIAM M. SCHROEDER whose name as 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 4TH day of NOVEMBER, 2002.


Notary Public

My Commission Expires MY COMMISSION EXPIRES SEPTEMBER 11, 2006

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