

MORTGAGE MODIFICATION AGREEMENT

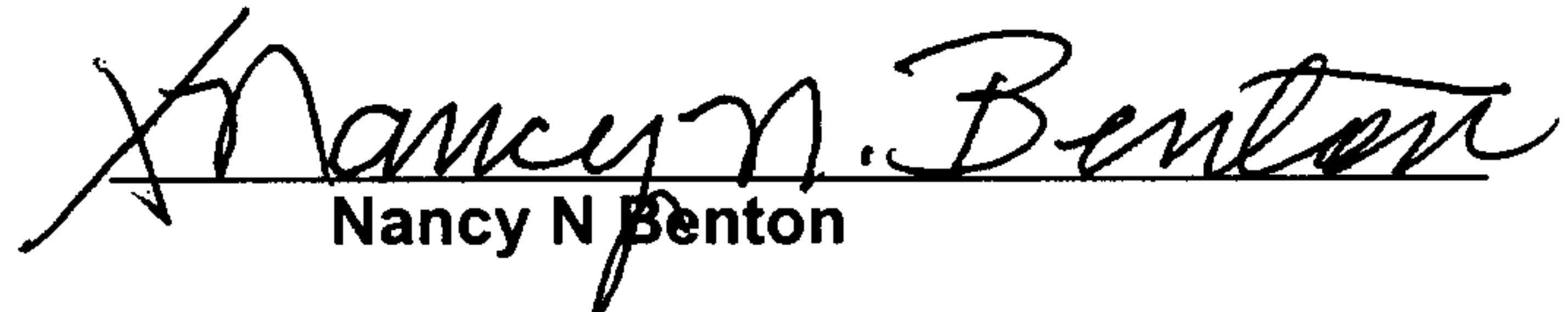
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 2nd day of JANUARY, 2003 by and between **WILLIAM HOWARD BENTON, JR and wife NANCY N BENTON** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage agreement (referred to herein as "Mortgage Agreement") with Mortgagee on January 12, 2002 as recorded in Instrument #2002-03609 on January 22, 2002, 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, as modified and amended, from Thirty-Two Thousand, Nine Hundred Sixty-Seven and 46/100 Dollars (\$32,967.46) to Thirty-Five Thousand, Six Hundred Thirty-Five 31/100 Dollars (\$35,635.31). 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.

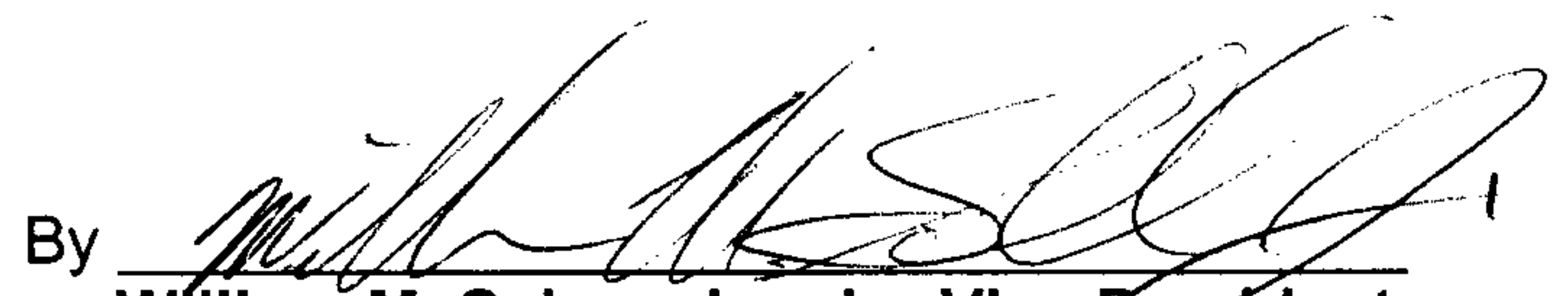
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 2nd day of January, 2003.


William Howard Benton Jr.


Nancy N Benton

(MORTGAGORS)

CENTRAL STATE BANK

By 
William M. Schroeder, Jr., Vice President

(MORTGAGEE)

CSBUN# 54996

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared William Howard Benton Jr. And Nancy N Benton, 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 2nd day of January, 2003.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES
NOV. 21, 2005

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, Jr. whose name as Vice 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 12nd day of January, 2003.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES
NOV. 21, 2005