

MORTGAGE MODIFICATION AGREEMENT

20030110000020120 Pg 1/2 15.65
Shelby Cnty Judge of Probate, AL
01/10/2003 10:32:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on JANUARY 07, 2003 by and between ROBERT CHRISTOPHER GODFREY., a single man (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement with Mortgagee on APRIL 25, 2001 as recorded in INSTRUMENT #2001-16972 on MAY 01, 2001, in the Office of the Judge of Probate of SHELBY County, Alabama, AND AS MODIFIED JUNE 14, 2002 AND RECORDED IN THE SHELBY COUNTY JUDGE OF PROBATE. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

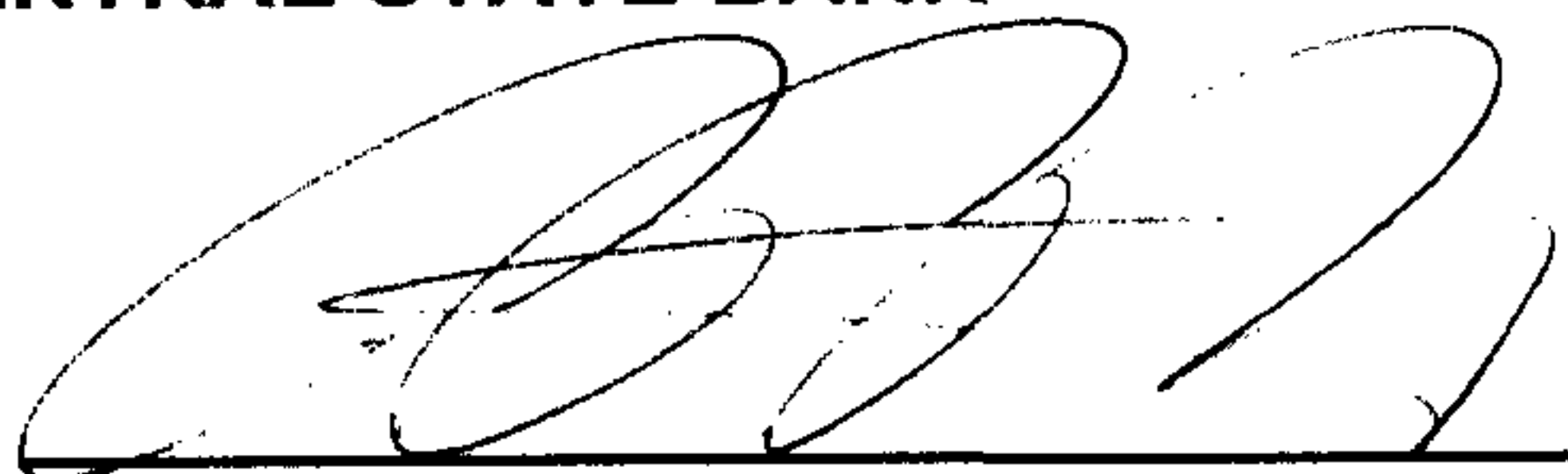
These things considered, Mortgagee hereby allows Mortgagor to increase the original mortgage from THIRTY FIVE THOUSAND SIX HUNDRED SIXTY NINE and 55/100 Dollars (\$35,669.55) to THIRTY SIX THOUSAND SEVEN HUNDRED TWENTY FIVE and 55/100 Dollars (\$36,725.55). The new note shall be secured by the original above described mortgage as 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 7th day of JANUARY, 2003.


ROBERT CHRISTOPHER GODFREY

(MORTGAGOR)

CENTRAL STATE BANK

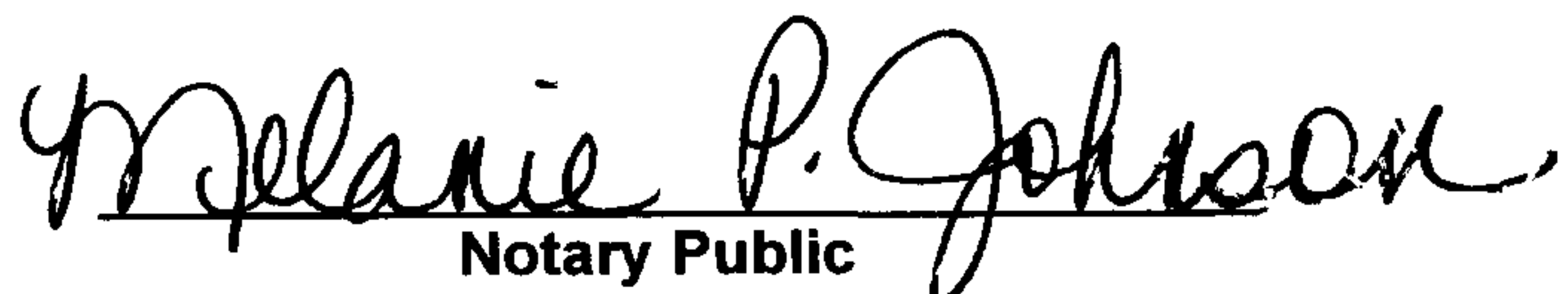
By 
Shane D. Schroeder, Vice President

(MORTGAGEE)

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared ROBERT CHRISTOPHER GODFREY., whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he 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 7th day of JANUARY, 2003.


Notary Public

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, 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 7th day of JANUARY, 2003.


Notary Public

My Commission Expires. MY COMMISSION EXPIRES SEPTEMBER 11, 2006