

**MORTGAGE MODIFICATION AGREEMENT**

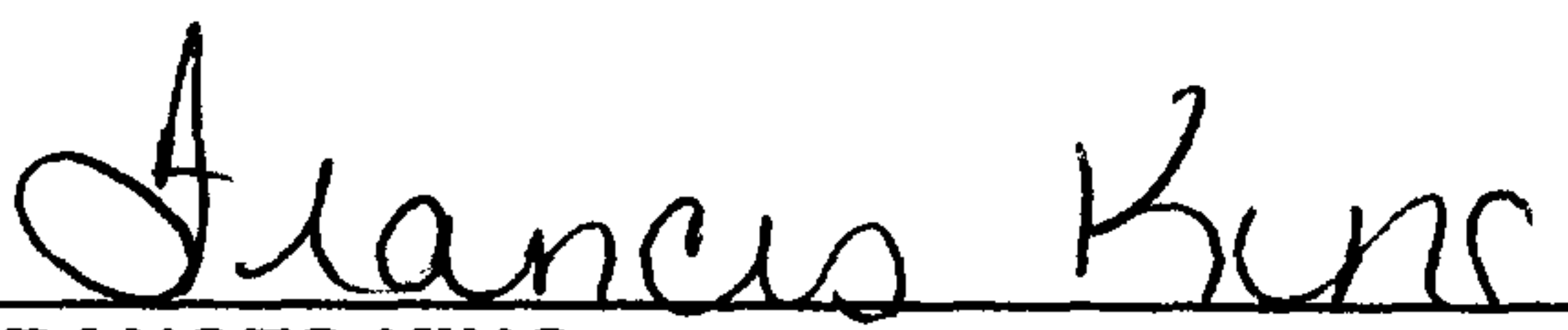
20021025000527010 Pg 1/1 12:20  
Shelby Cnty Judge of Probate, AL  
10/25/2002 10:00:00 FILED/CERTIFIED


**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on October 18, 2002 by and between FRANCES KING, a single woman (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

**WHEREAS**, Mortgagor has entered into an original mortgage agreement with Mortgagee on NOVEMBER 04, 1998 as recorded in Instrument No. 1998-46398 on NOVEMBER 20, 1998 in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Mortgagee desire to modify and amend the terms of the original mortgage and note that was executed simultaneously therewith.

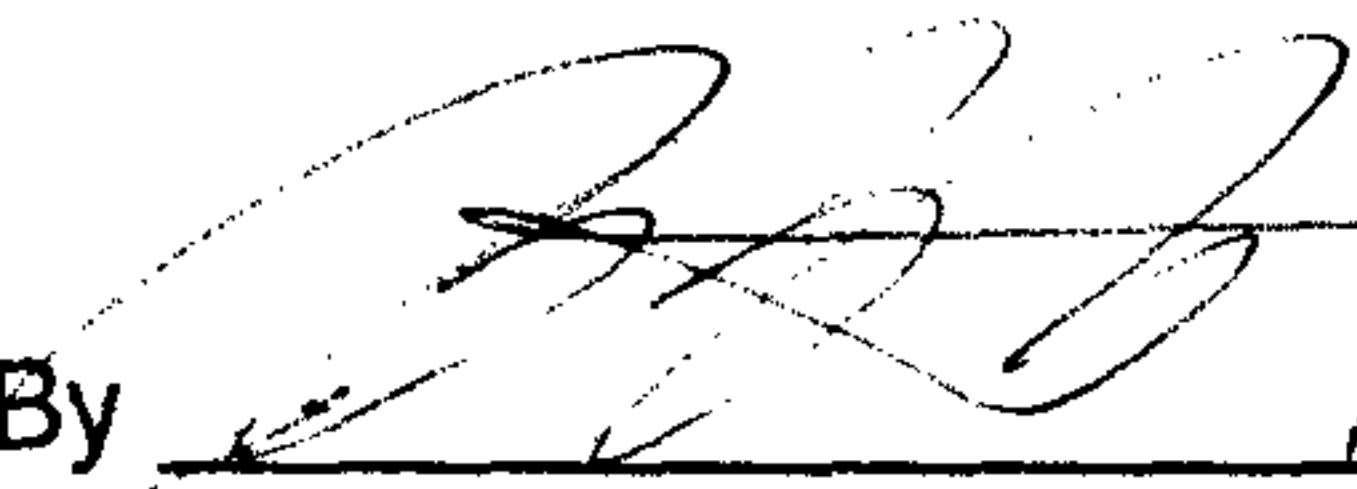
**THESE THINGS CONSIDERED**, Mortgagee hereby allows Mortgagor to increase the original mortgage from SIX THOUSAND THIRTY EIGHT AND NO/100 Dollars (\$6,038.00) to SIX THOUSAND SEVEN HUNDRED FIFETY EIGHT AND 37/100 Dollars (\$6,758.37) and extending the maturity date from November 03, 2002 to APRIL 03, 2007. 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 18th day of OCTOBER, 2002.

  
FRANCES KING

  
20030110000020170 Pg 1/1 12:20  
Shelby Cnty Judge of Probate, AL  
01/10/2003 10:32:00 FILED/CERTIFIED  
(MORTGAGOR)

**CENTRAL STATE BANK**

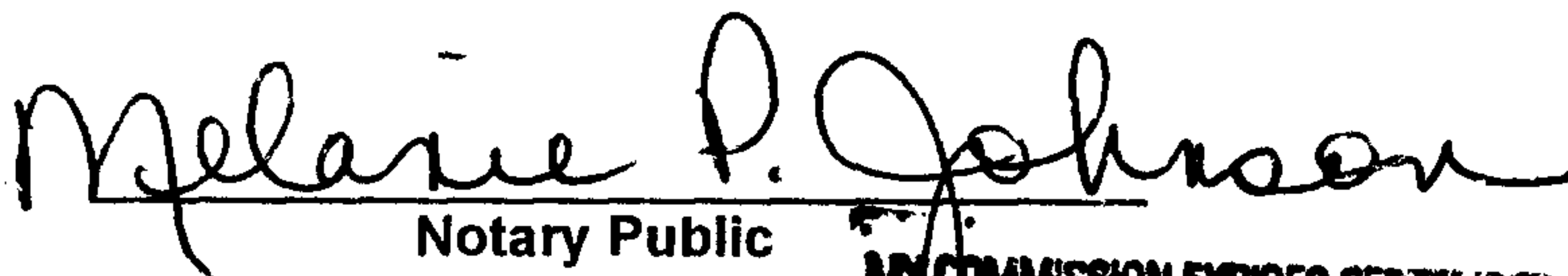
By  Vice President  
SHANE D. SCHROEDER., Vice President

(MORTGAGEE)

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared FRANCES KING, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she 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 18th day of OCTOBER, 2002.

  
Notary Public  
MY COMMISSION EXPIRES SEPTEMBER 11, 2006  
My Commission Expires: \_\_\_\_\_

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Shane D. Schroeder 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 18th day of OCTOBER, 2002.

  
Notary Public  
MY COMMISSION EXPIRES SEPTEMBER 11, 2006  
My Commission Expires: \_\_\_\_\_