



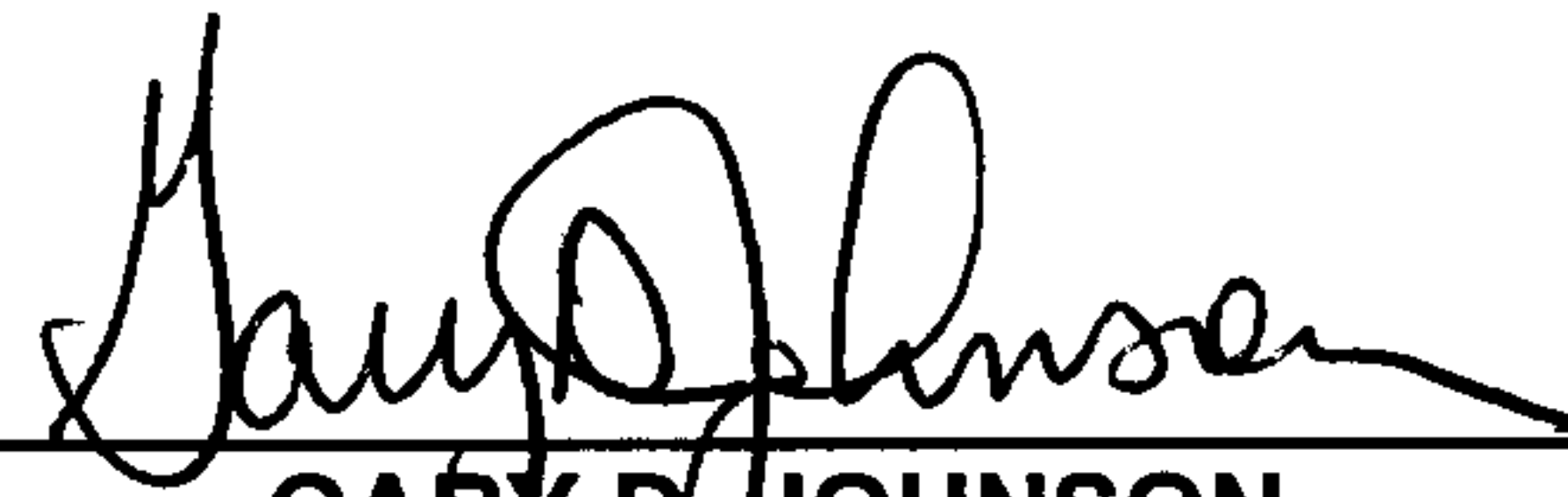
MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 24TH day of JANUARY, 2003 by and between GARY D. JOHNSON AND MISTY C. JOHNSON (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 24, 2002 as recorded WITH THE SHELBY COUNTY JUDGE OF PROBATE ON AUGUST 02, 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 from TWO HUNDRED FIFTY THOUSAND AND 00/100 Dollars (\$250,000.00) to TWO HUNDRED SIXTY EIGHT THOUSAND EIGHT HUNDRED AND 00/100 (\$268,800.00). 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 24TH day of JANUARY, 2003.


GARY D. JOHNSON


MISTY C. JOHNSON

(MORTGAGORS)

CENTRAL STATE BANK

By 
CARLENE R. HADAWAY

(MORTGAGEE)

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared GARY D. JOHNSON AND MISTY C. JOHNSON, 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 24TH day of JANUARY, 2003.


Notary Public
My Commission Expires: _____


Central State Bank

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 CARLENE R. HADAWAY whose name as SENIOR 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 24TH day of JANUARY, 2003.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES SEPTEMBER 11, 2006