



MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on January 27, 2003 by and between **ROGER D MASSEY**, a married man and **CHARLES RAY ELLIS**, an unmarried man (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

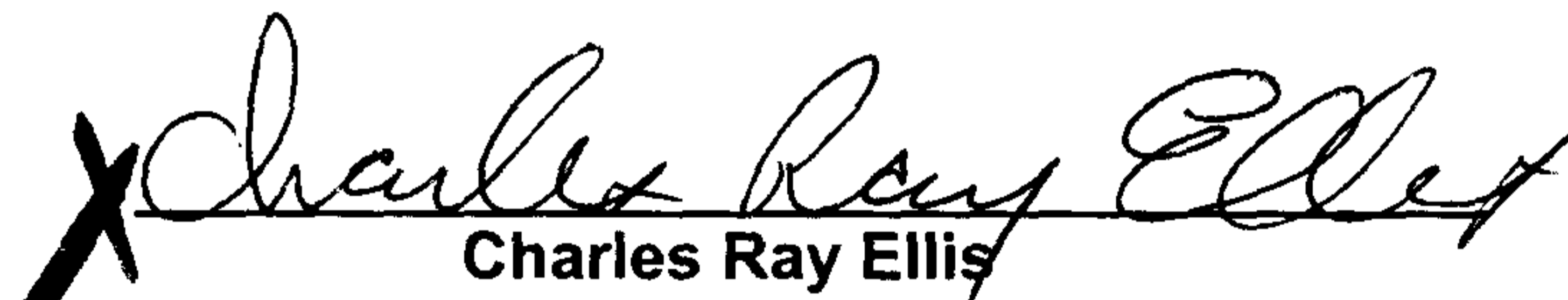
Mortgagor has entered into an original mortgage agreement with Mortgagee on September 16, 2002 as recorded in Instrument No. 20020920000455560 on September 20, 2002, in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagor to increase the original mortgage from Fifty-One Thousand, Four Hundred Thirty One and 40/100 Dollars (\$51,431.40) to Ninety-Nine Thousand, and 00/100 Dollars (\$99,000.00). 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 27th day of January, 2003.

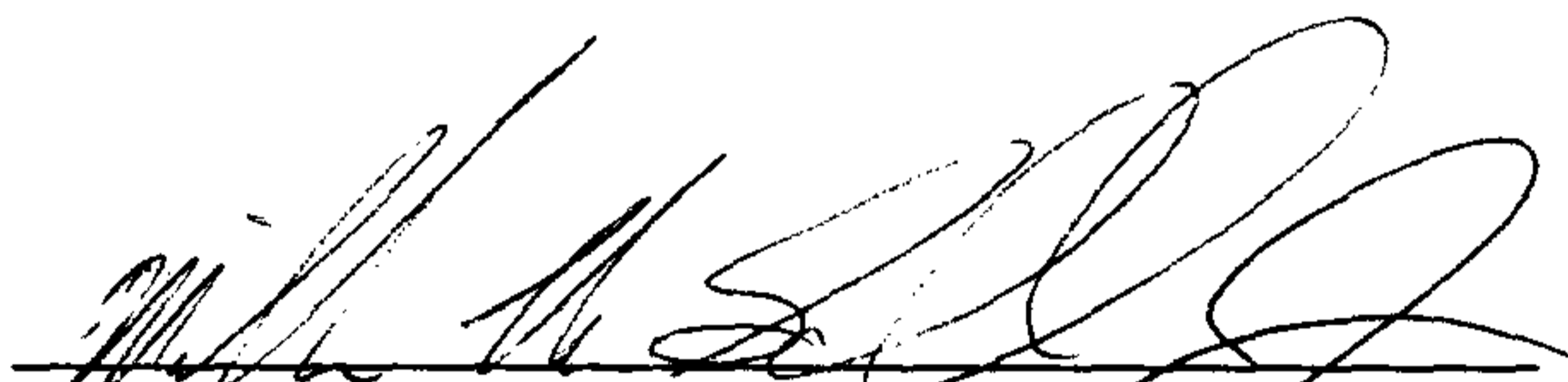


Roger D Massey



Charles Ray Ellis
(MORTGAGOR)

CENTRAL STATE BANK

By 

William M. Schroeder, Jr., 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 Roger D Massey and Charles Ray Ellis, 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 27th day of January, 2003.



Notary Public

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

CSB#54978

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 27th day of January, 2003.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES
NOV. 21, 2008