

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on FEBRUARY 06, 2003 by and between NANCY CULPEPPER BREWSTER, a MARRIED 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 06, 2002 as recorded WITH THE SHELBY COUNTY JUDGE OF PROBATE on NOVEMBER 07, 2002 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 THIRTY ONE THOUSAND FIVE HUNDRED THIRTY NINE AND 40/100 Dollars (\$31,539.40) to FOURTY ONE THOUSAND FOUR HUNDRED TWENTY NINE AND 60/100 DOLLARS (\$41,429.60) and extending the maturity date INDEFINITELY. 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 6TH day of FEBRUARY, 2003.


NANCY CULPEPPER BREWSTER

(MORTGAGOR)

CENTRAL STATE BANK

By 
CARLENE HADAWAY

(MORTGAGEE)

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared NANCY CULPEPPER BREWSTER, 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 6TH day of FEBRUARY, 2003.


Notary Public


My Commission Expires:

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 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 6TH day of FEBRUARY, 2003.


Notary Public

My Commission Expires: SEPTEMBER 11, 2006