

## MORTGAGE MODIFICATION AGREEMENT

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on FEBRUARY 20, 2003 by and between **JAMES MARK CLAYTON & SPOUSE, ELIZABETH CLAYTON** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").


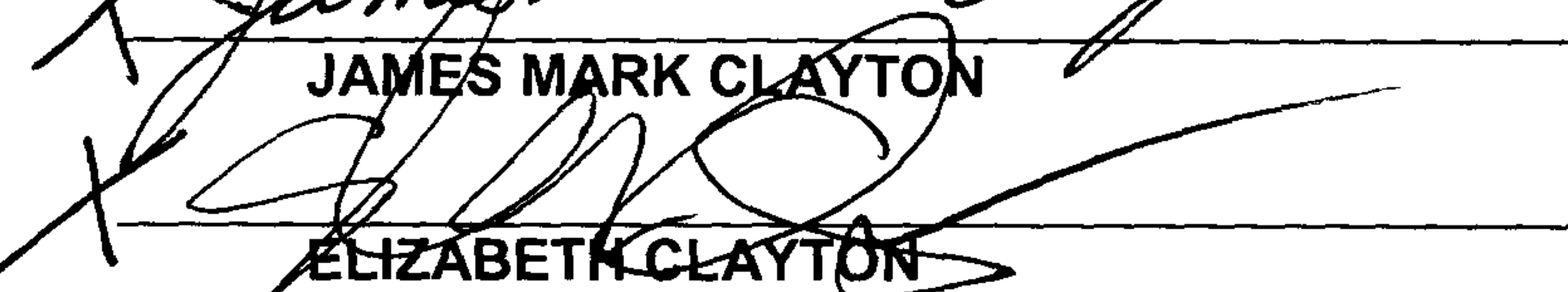
**WHEREAS**, Mortgagor entered into an original Mortgage Agreement with Mortgagee on May 28, 2002. Said original Mortgage Agreement was recorded on May 31, 2002 under Instrument No. 220020561000256910 in the Office of the Judge of Probate of Shelby County, Alabama;

**WHEREAS**, said original Mortgage Agreement was modified and amended by Mortgage Modification Agreement dated SEPTEMBER 13, 2002. Said Mortgage Modification Agreement was recorded on SEPTEMBER 20, 2002 under Instrument No. 20020920000455520 in the Office of the Judge of Probate of Shelby County, Alabama;

**WHEREAS**, all parties desire to further modify and amend the terms of the original Mortgage Agreement, as modified and amended, and notes executed simultaneously therewith.

**NOW, THEREFORE**, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from TWO HUNDRED FORTY-FIVE THOUSAND AND 00/100 Dollars (\$245,000.00) to TWO HUNDRED EIGHTY-FIVE THOUSAND AND 00/100 Dollars (\$285,000.00). The new note shall be secured by the original Mortgage Agreement, as modified and amended, and amortized under the terms and conditions of the new note executed simultaneously with this Mortgage Modification Agreement.

**IN WITNESS WHEREOF**, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 20<sup>TH</sup> day of FEBRUARY, 2003.

X   
JAMES MARK CLAYTON  
X   
ELIZABETH CLAYTON

(MORTGAGOR)

CENTRAL STATE BANK

By   
William M Schroeder Jr., Vice President

(MORTGAGEE)

Central State Bank

CSB UN#54510

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **JAMES MARK CLAYTON & ELIZABETH CLAYTON**, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 20<sup>TH</sup> day of FEBRUARY, 2003.

  
Notary Public

My Commission Expires: NOV. 21, 2005 **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 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 20<sup>TH</sup> day of FEBRUARY, 2003.

  
Notary Public

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