



**MORTGAGE MODIFICATION AGREEMENT**

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on this the 18TH day of FEBRUARY, 2003 by and between PHILLIP AND DARLA HERRON (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 JUNE 20, 2001 as recorded IN INSTRUMENT # 2001-26592 ON JUNE 27, 2001, 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 TEN THOUSAND NINE HUNDRED NINE DOLLARS 81/100 Dollars (\$10,909.81) to FIFTEEN THOUSAND ONE HUNDRED NINETEEN DOLLARS AND 95/100 (\$15,119.95). 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.

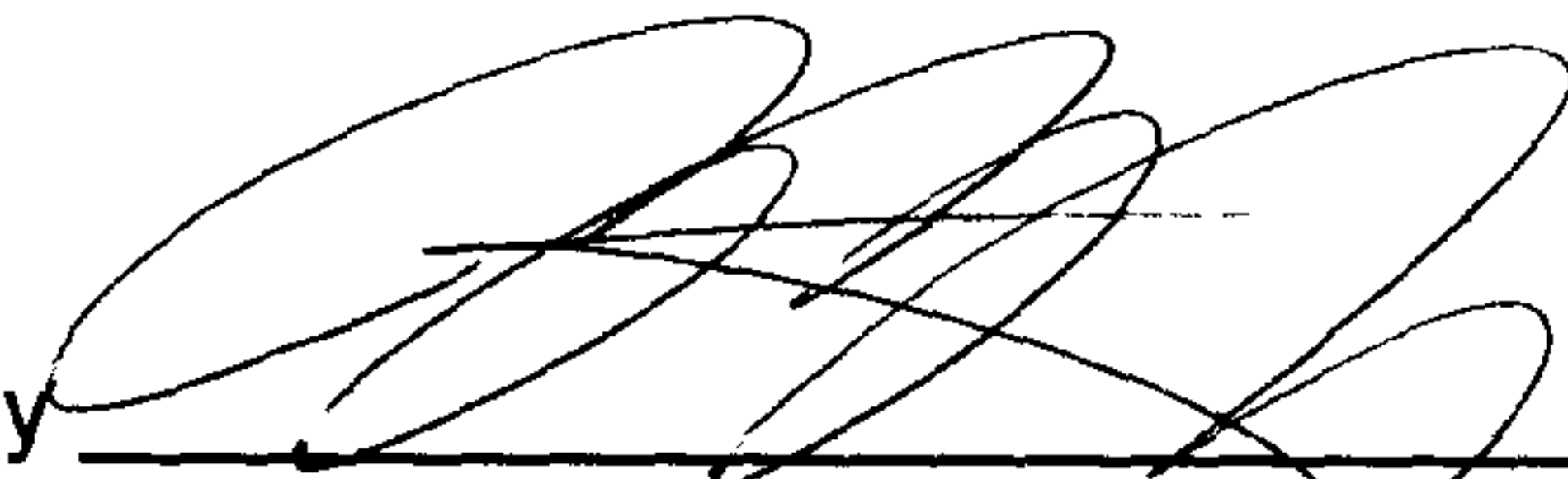
**IN WITNESS WHEREOF**, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 18TH day of FEBRUARY, 2003.

  
\_\_\_\_\_  
PHILLIP HERRON

  
\_\_\_\_\_  
DARLA HERRON

**(MORTGAGORS)**

**CENTRAL STATE BANK**

By   
\_\_\_\_\_  
SHANE D. SCHROEDER

**(MORTGAGEE)**

**STATE OF ALABAMA  
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared PHILLIP HERRON AND DARLA HERRON, 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 18TH 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 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 FEBRUARY, 2003.

*Melanie P. Johnson*  
Notary Public

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

EXHIBIT "A"

PARCEL I:

Beginning at a point one hundred and forty (140) yards East of the Southwest corner of the NW 1/4 of NW 1/4 of Section 10, Township 22, Range 2 West, thence East along South boundary line of said quarter section, seventy yards; thence North seventy yards; thence West 70 yards; thence South 70 yards to point of beginning. Situated in Shelby County, Alabama.

PARCEL II:

Begin at the SE corner of the NW 1/4 of the NW 1/4, Section 10, Township 22 South, Range 2 West; thence West 615 feet, more or less, to the point of beginning; thence North 210 feet; thence West 210 feet; thence South 210 feet; thence East 210 feet to the point of beginning. Situated in Shelby County, Alabama.