



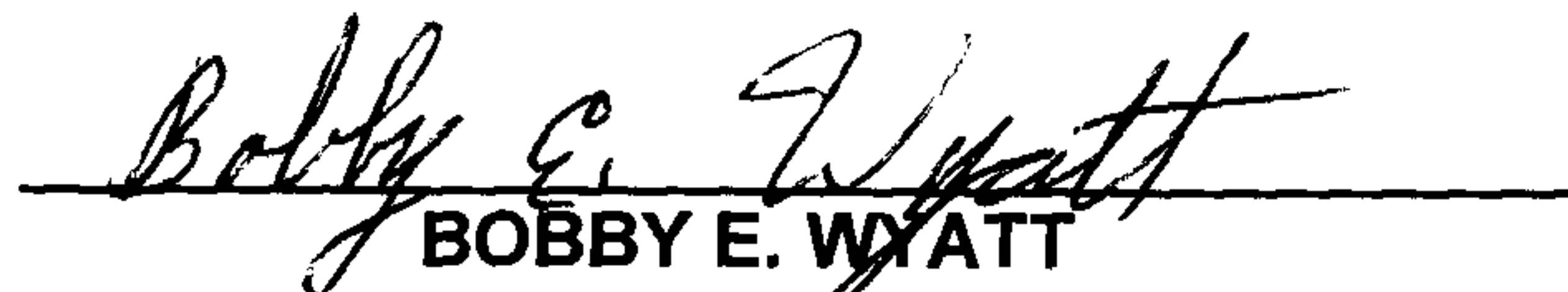
MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 4TH day of FEBRUARY, 2003 by and between BOBBY E. AND BEULAH D. WYATT (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 NOVEMBER 15, 2001 as recorded IN INSTRUMENT # 2002-03608 ON JANUARY 22, 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 FIFTY NINE THOUSAND FOUR HUNDRED EIGHTY FIVE 10/100 Dollars (\$59,485.10) to SEVENTY ONE THOUSAND EIGHT HUNDRED FIFTY SIX DOLLARS AND 39/100 (\$71,856.39). 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 4TH day of FEBRUARY, 2003.


BOBBY E. WYATT


BEULAH D. WYATT

(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 BOBBY E. AND BEULAH D. WYATT, 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 4TH day of FEBRUARY, 2003.


Notary Public

MY COMMISSION EXPIRES SEPTEMBER 11, 2006

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 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 4TH day of FEBRUARY, 2003.


Notary Public

My Commission Expires. MY COMMISSION EXPIRES SEPTEMBER 11, 2006