

MORTGAGE MODIFICATION AGREEMENT

20030327000184570 Pg 1/2 16.70
Shelby Cnty Judge of Probate, AL
03/27/2003 14:22:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on FEBRUARY 24, 2003 by and between SARAH LACEY, a SINGLE 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 OCTOBER 30, 2002 as recorded in INSTRUMENT #20021108000558420, PAGE 1/5 WITH THE SHELBY COUNTY JUDGE OF PROBATE on NOVEMBER 08, 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.

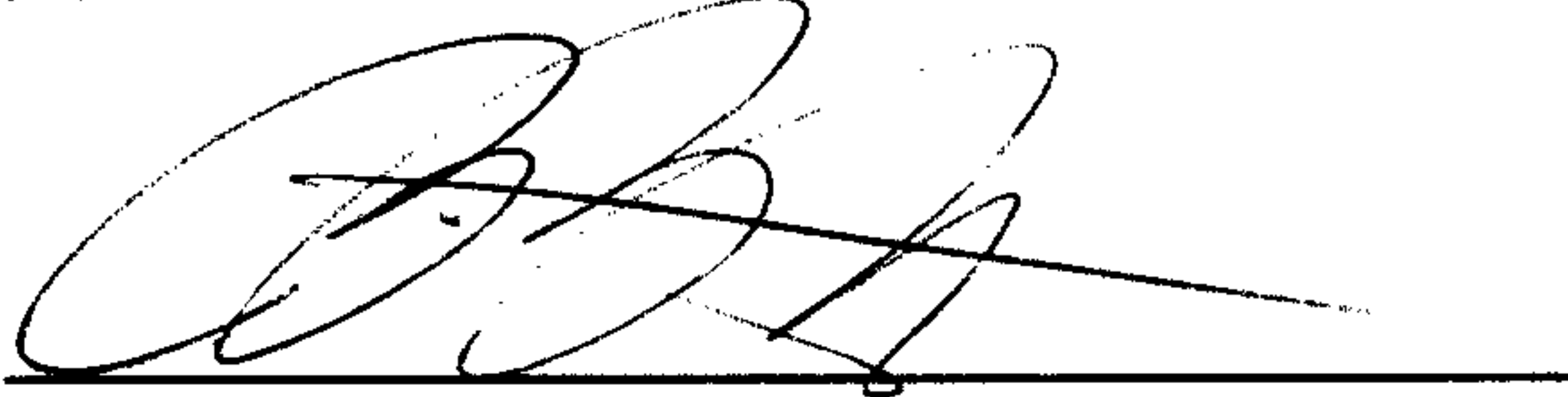
THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagor to increase the original mortgage from TWENTY SIX THOUSAND FOUR HUNDRED AND 00/100 Dollars (\$26,400.00) to TWENTY EIGHT THOUSAND ONE HUNDRED NINETY TWO AND 12/100 DOLLARS (\$28,192.12) and extending the maturity date INDEFINITELY. The new note 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 24TH day of FEBRUARY, 2003.


SARAH LACEY

(MORTGAGOR)

CENTRAL STATE BANK

By 
SHANE SCHROEDER

(MORTGAGEE)

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared SARAH LACEY, 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 24TH day of FEBRUARY, 2003.


Notary Public
MY COMMISSION EXPIRES FEBRUARY 28, 2004

My Commission Expires: _____

Central State Bank

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared SHANE 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 24TH day of FEBRUARY, 2003.

Mary T. Baker
Notary Public

MY COMMISSION EXPIRES FEBRUARY 28, 2004
My Commission Expires: _____

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