

MORTGAGE MODIFICATION AGREEMENT

20030404000203680 Pg 1/2 60.50
Shelby Cnty Judge of Probate, AL
04/04/2003 03:00:00 FILED/CERTIFIED

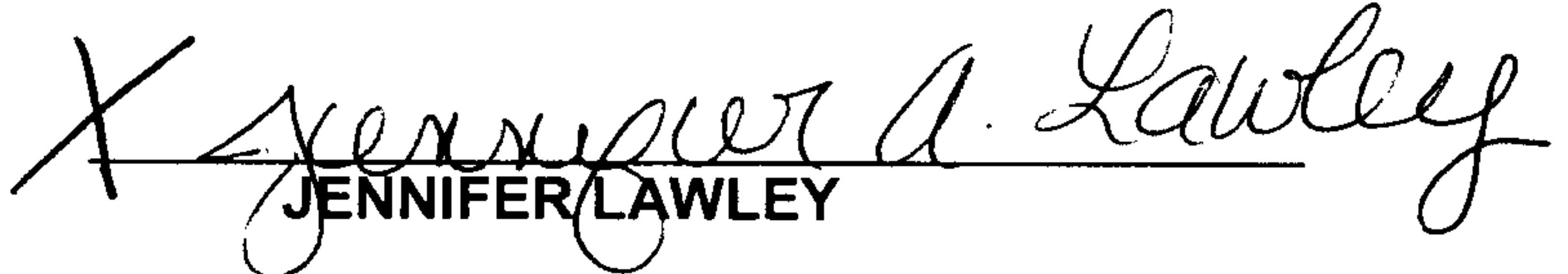
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 20TH day of MARCH, 2003 by and between **MORGAN LAWLEY and wife JENNIFER LAWLEY** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage agreement (referred to herein as "Mortgage Agreement") with Mortgagee on NOVEMBER 22, 2002 as recorded in Instrument #20021126000591880 on NOVEMBER 26, 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, as modified and amended, from TWO HUNDRED THIRTY-FIVE THOUSAND and 00/100 Dollars (\$235,000.00) to TWO HUNDRED SIXTY-SIX THOUSAND and 00/100 Dollars (\$266,000.00). 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.

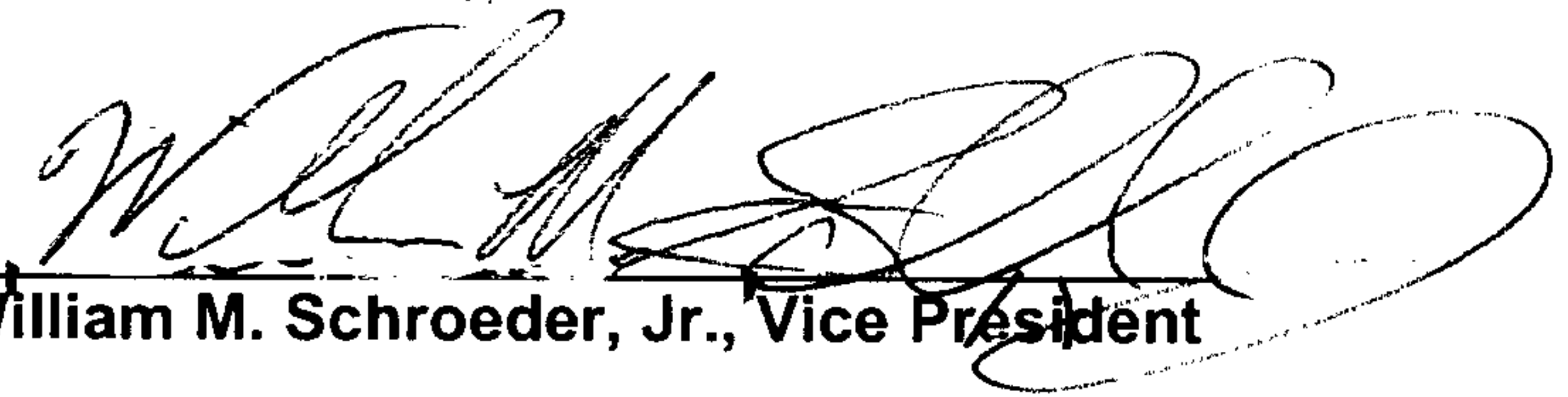
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 25TH day of MARCH, 2003.

X 
MORGAN LAWLEY

X 
JENNIFER LAWLEY

(MORTGAGORS)

CENTRAL STATE BANK

By 
William M. Schroeder, Jr., Vice President

(MORTGAGEE)

CSB 54458

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared MORGAN LAWLEY And JENNIFER LAWLEY, 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 25TH day of MARCH, 2003.


Notary Public

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

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 25TH day of MARCH, 2003.


Notary Public

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