

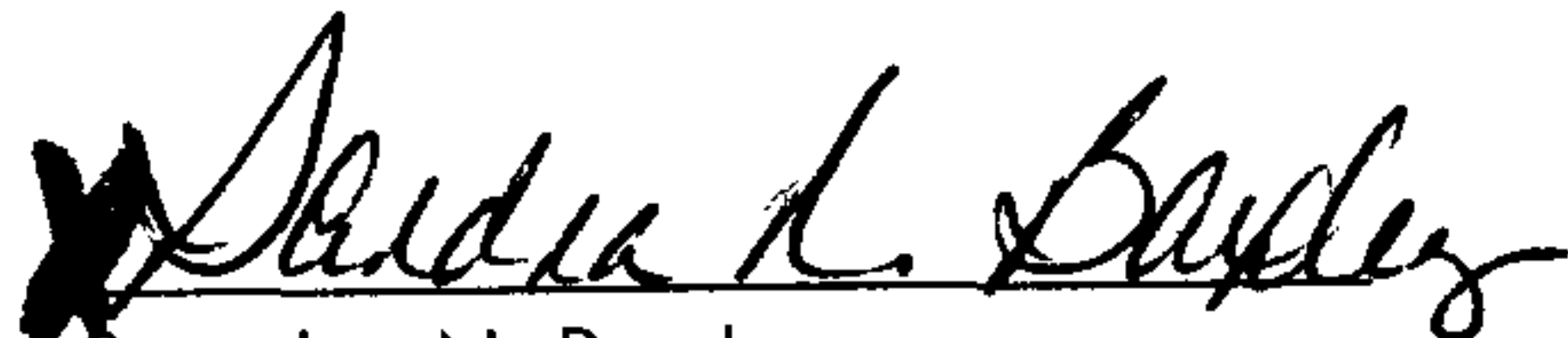
MORTGAGE MODIFICATION AGREEMENT

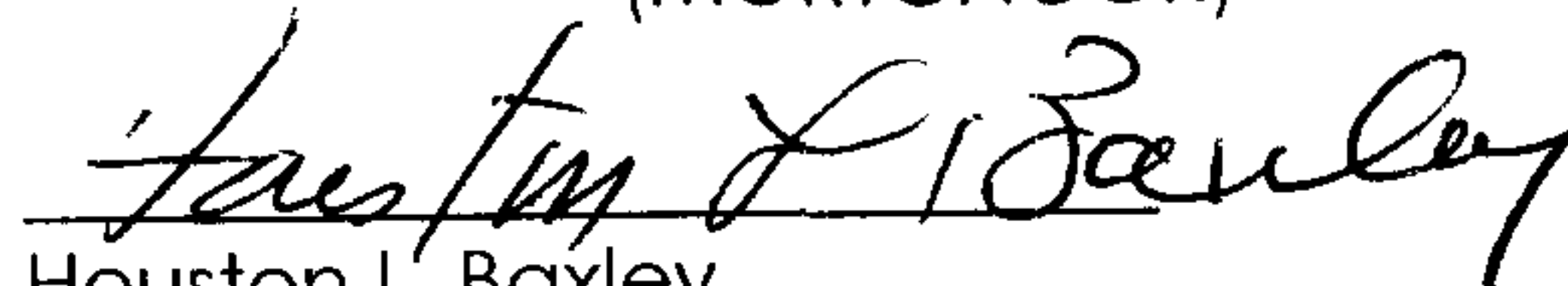
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on April 16, 2003 by and between **Sandra N. Baxley and husband, Houston L. Baxley**, (hereinafter referred to as the "Mortgagor") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement with Mortgagee on November 21, 2000 as recorded in Inst. No. 2000-40911, in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note excuted simultaneously therewith.


These things considered, Mortgagee hereby allows Mortgagor to increase the original mortgage from Twenty Five Thousand Six Hundred One and 98/100 (\$25,601.98) to Thirty Five Thousand Eighty Six Dollars and 73/100 (\$35,086.73).

IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 16th day of April, 2003.


Sandra N. Baxley
(MORTGAGOR)


Houston L. Baxley
(MORTGAGOR)

CENTRAL STATE BANK

By 
John E. Cocoris, Vice President
(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Sandra N. Baxley and husband, Houston L. Baxley**, whose names are signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, he being informed of the contents of said agreement, executed the same voluntarily on the day the same bear date.

Given under my hand and official seal this 16th day of April, 2003.

Mary T. Baker
Notary Public

MY COMMISSION EXPIRES FEBRUARY 28, 2004
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 **John E. Cocoris** 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 16th day of April, 2003.

Mary T. Baker
Notary Public

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

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Shelby Cnty Judge of Probate, AL
04/25/2003 10:01:00 FILED/CERTIFIED