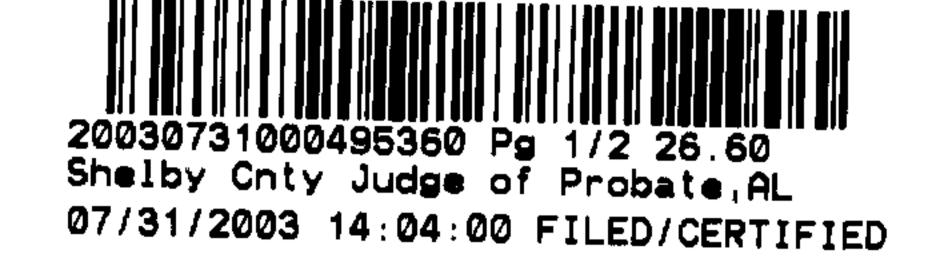
MORTGAGE MODIFICATION AGREEMENT



THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on July 23, 2003 by and between WILLIAM H BRASHER, DANIEL R OLDHAM, & CHAN O OLDHAM, ALL MARRIED PERSONS (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into an original Mortgage Agreement with Mortgagee on JANUARY 12, 2001. Said original Mortgage Agreement was recorded on JANUARY 25, 2001 under BOOK 0221 AND PAGE 219 in the Office of the Judge of Probate of CHILTON County, Alabama;

NOW, THERFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from TWENTY-THREE THOUSAND, SEVEN HUNDRED FIFTY and 00/100 Dollars (\$23,750.00) to THIRTY-TWO THOUSAND, SEVENTY-ONE and 18/100 Dollars (\$32,071.18). The new note shall be secured by the original Mortgage Agreement, as modified and amended, and amortized under the terms and conditions of the new note executed simultaneously with this Mortgage Modification Agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the <u>23RD</u> day of <u>JULY</u>, 2003.

+ William HBranks
WILLIAM H BRASHER
Davil Detur
DANIEL R'OLDHAM
Mulade
CHAN O OLDHAM
(MORTGAGOR)
CENTRAL STATE BANK
By MML M. Soll
William M Schroeder Jr., Vige President (MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared WILLIAM H BRASHER, DAIEL R OLDHAM, & CHAN O OLDHAM, whose names are signed to the feregoing 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this <u>23RD</u> day of <u>JULY</u> , 2003.
Rochel Tate
Notary Public

My Commission Expires:

Control State

CSB#57132

My Commission Expires: MCCOMMISSION Expires:

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 <u>23RD</u> day of <u>JULY</u> , 2003.
Rachel Jate Notary Public