

MORTGAGE MODIFICATION AGREEMENT


THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 2nd day of December, 2003 by and between **NEAL C. DEPIANO AND SPOUSE, STACY H DEPIANO** (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 **APRIL 14, 2003** as recorded in Instrument #**20030417000235690** on **APRIL 17, 2003** 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 **THREE HUNDRED FOUR THOUSAND TWO HUNDRED EIGHTY FIVE AND 50/100 DOLLARS (\$304,285.50)** to **THREE HUNDRED TWENTY FOUR THOUSAND ONE HUNDRED EIGHTY NINE AND 28/100 DOLLARS (\$324,189.28)**. 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.

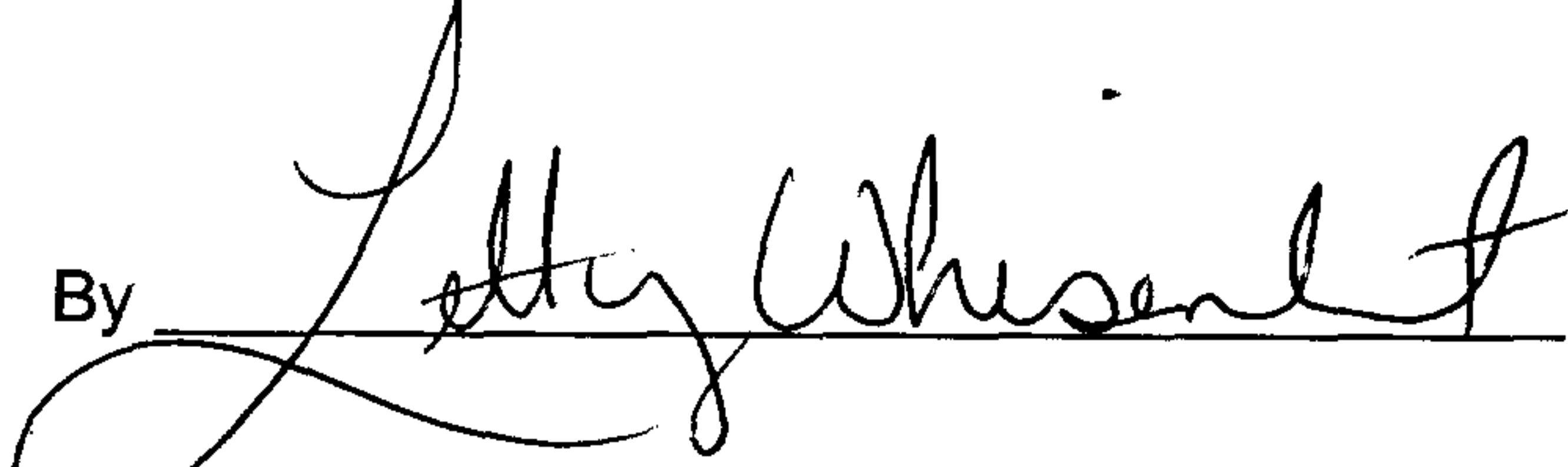
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 2nd day of December, 2003.


NEAL C DEPIANO


STACY H DEPIANO

(MORTGAGORS)

CENTRAL STATE BANK

By 
(MORTGAGEE)

Central State Bank
P.O. Box 180
Calera, AL 35040

prepared by
return to

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared, **NEAL C. DEPIANO AND SPOUSE, STACY H DEPIANO** 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 2nd day of December , 2003.



Notary Public

MY COMMISSION EXPIRES AUGUST 13, 2007

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 **LETTY WHISENHUNT** whose name ^{Vice} as **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 2nd day of December , 2003.



Notary Public

MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: _____