

## MORTGAGE MODIFICATION AGREEMENT

20040130000051340 Pg 1/2 60.50  
Shelby Cnty Judge of Probate, AL  
01/30/2004 15:28:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **January 21, 2004**, by and between **CREED CONSTRUCTION, LLC**, (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 **MARCH 20, 2003** as last recorded in Instrument #**20030327000184610** on **MARCH 27, 2003**, 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 executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from **ONE HUNDRED TWENTY-EIGHT THOUSAND** and 00/100 Dollars (\$**128,000.00**) to **ONE HUNDRED FIFTY-EIGHT THOUSAND, NINE HUNDRED SEVENTY-ONE** and 00/100 Dollars (\$**158,971.00**). The new note shall be secured by the original above described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 21ST day of JANUARY, 2004.

### CREED CONSTRUCTION, LLC

  
\_\_\_\_\_  
**DELTON LANE CLAYTON, MEMEBER**

  
\_\_\_\_\_  
**HOWARD MATTHEW O'NEAL, MEMBER**

(MORTGAGOR)

  
\_\_\_\_\_  
**WILLIAM M SCHROEDER, JR**  
**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 **DELTON LANE CLAYTON** and **HOWARD MATTHEW O'NEAL**, whose names as Members of **CREED CONSTRUCTION, LLC**, is signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, that, they as such Members, and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21ST day of JANUARY, 2004

  
\_\_\_\_\_  
Notary Public

MY COMMISSION EXPIRES  
NOV. 21, 2005

My Commission Expires: \_\_\_\_\_

LN#80082

STATE OF ALABAMA  
SHELBY COUNTY

20040130000051340 Pg 2/2 60.50  
Shelby Cnty Judge of Probate, AL  
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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 with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21<sup>ST</sup> day of JANUARY, 2004.



Notary Public

My Commission Expires: NOV. 21, 2005

prepared by:  
CENTRAL STATE BANK  
P. O. BOX 180  
CALERA, ALABAMA 35040  
returned to: