

MORTGAGE MODIFICATION AGREEMENT

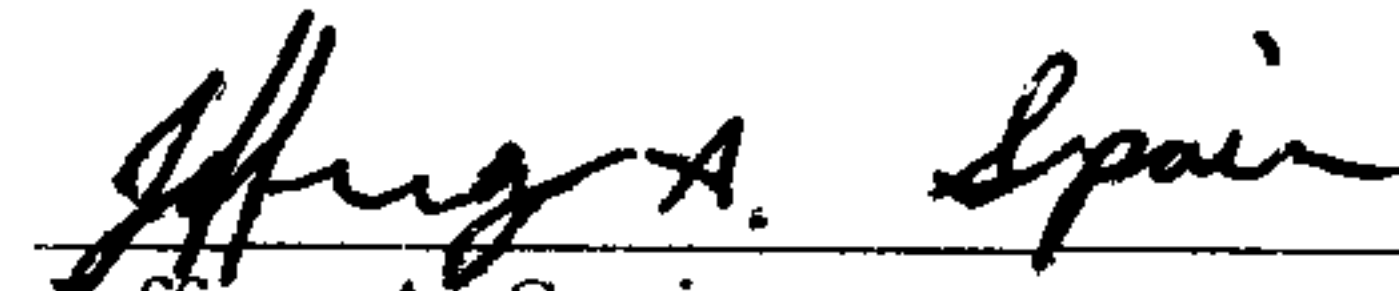
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Shelby Cnty Judge of Probate, AL
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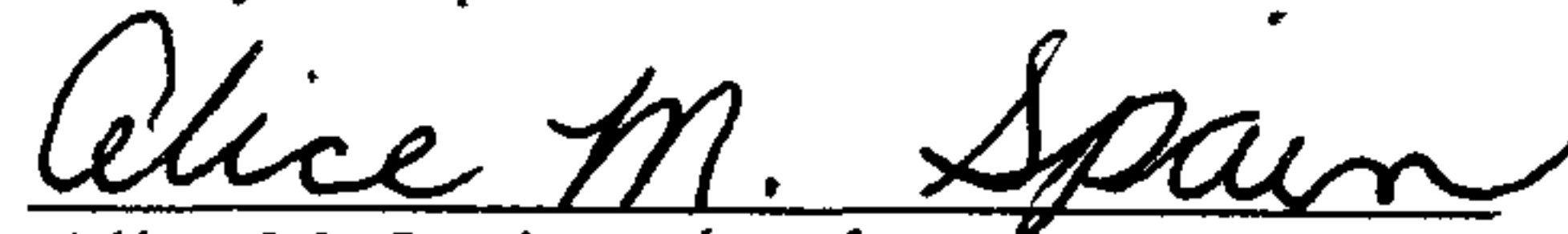
This Mortgage Modification Agreement is made and entered into on the 3rd day of February, 2004 by and between Jeffrey A. Spain and wife Alice M. Spain (hereinafter called "Mortgagor") and Central State Bank, Shelby County (hereinafter called "Mortgagee").

- A. Mortgagor has entered into original mortgage agreement with Mortgagee on October 28, 2003, as recorded in Inst. #20031107000743160 as recorded in the Office of the Judge of Probate of Shelby County, Alabama. Both parties desire to amend the terms of the mortgage and noted executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from \$26,010.00 to \$42,888.10. The new note shall be secured by the original above described mortgage 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, this 3rd day of February, 2004.


Jeffrey A. Spain

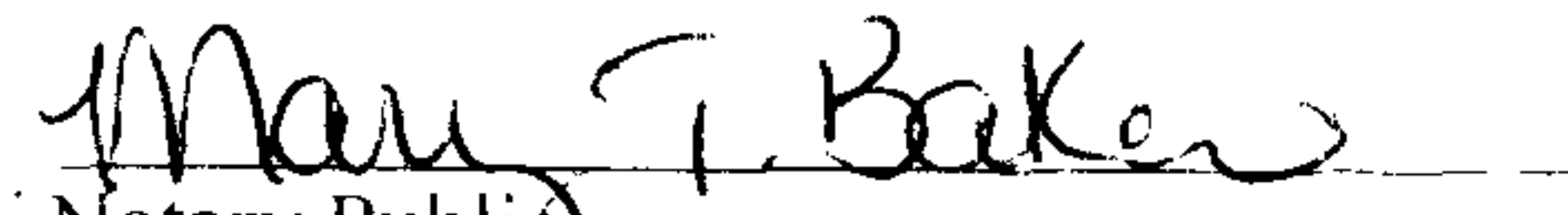

Alice M. Spain


John E. Cocoris

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Jeffrey A. Spain and Alice M. Spain, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 3rd day of February, 2004.


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 is Vice President of Central State Bank, Shelby County, a corporation is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said corporation.

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


Notary Public

MY COMMISSION EXPIRES FEBRUARY 28, 2004

My commission expires:

Central State Bank