

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **FEBRUARY 26, 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 **June 11, 2003** as last recorded in Instrument **#20030620000389830** on **JUNE 20, 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 TWELVE THOUSAND, FIVE HUNDRED THIRTY-NINE** and 00/100 Dollars (**\$112,539.00**) to **ONE HUNDRED FORTY-ONE THOUSAND, ONE HUNDRED EIGHTEEN** and 00/100 Dollars (**\$141,118.00**). 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 26TH day of FEBRUARY, 2004.

CREED CONSTRUCTION, LLC



DELTON LANE CLAYTON, MEMEBER



HOWARD MATTHEW O'NEAL, MEMBER

(MORTGAGOR)



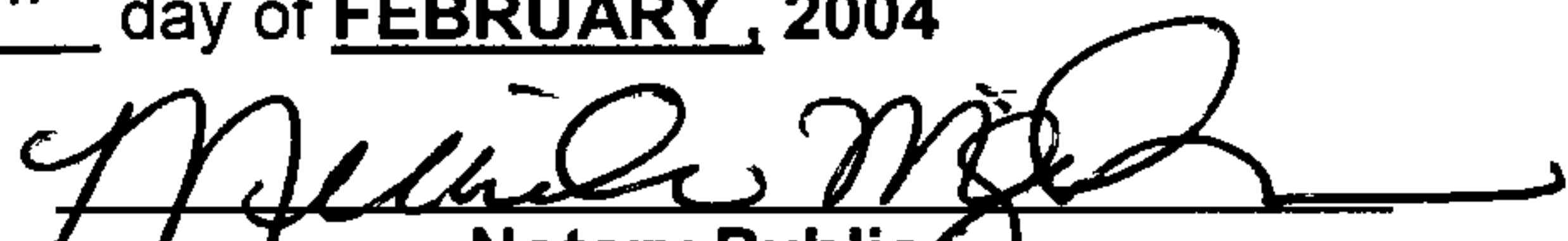
WILLIAM M SCHROEDER, JR
VICE PRESIDENT

(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 26TH day of FEBRUARY, 2004



Notary Public

My Commission Expires: NOV. 21, 2005
MY COMMISSION EXPIRES

CSB# 74724 \$161.00

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 with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 26TH day of FEBRUARY, 2004.


Notary Public

My Commission Expires: _____ MY COMMISSION EXPIRES
NOV. 21, 2005