MORTGAGE MODIFICATION AGREEMEN

20040312000129520 Pg 1/2 54.50 Shelby Cnty Judge of Probate, AL 03/12/2004 14:37:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 3rd day of MARCH, 2004 by and between WALTER GOTTIER AND SPOUSE, LISA GOTTIER (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 JULY 10, 2003 as recorded in Instrument #20030717000455380 on JULY 17, 2003, in the 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 TWO HUNDRED TEN THOUSAND and 00/100 Dollars (\$210,000.00) to TWO HUNDRED THIRTY-SEVEN THOUSAND and 00/100 Dollars (\$237,000.00). 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 <u>3RD</u> day of <u>MARCH</u>, 2004.

WALTER GOTTIER

LISA GOTTIER

(MORTGAGORS)

CENTRAL STATE BANK

William M. Schroeder, Jr., Vice President

(MORTGAGEE)

central State Bank

C8BUH# 90087

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STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared WALTER GOTTIER & LISA GOTTIER, 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 3RD day of _ MARCH 2004. Notary Public My Commission Expires: My COMMISSION EXPERS APRIL 28, 2008 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 3RD day of MARCH 2004. **Notary Public** MY COMMISSION EXPIRES NOV. 21, 2005 My Commission Expires: