

# MORTGAGE MODIFICATION AGREEMENT

20041004000547560 Pg 1/2 53.90  
Shelby Cnty Judge of Probate, AL  
10/04/2004 15:21:00 FILED/CERTIFIED

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on SEPTEMBER 30, 2004 by and between **TAMMY EDWARDS**, a married woman (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 202004 as recorded in INSTRUMENT # 20040409000186180 on APRIL 9, 2004 , 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 Mortgagor to increase the original mortgage from THIRTY FIVE THOUSAND, FOUR HUNDRED EIGHTY-TWO and 64/100 Dollars (\$35,482.64) to SIXTY-TWO THOUSAND and 00/100 Dollars (\$62,000.00). 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, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 29<sup>TH</sup> day of SEPTEMBER, 2004.

*Tammy Edwards*

*Tammy Edwards*  
TAMMY EDWARDS

(MORTGAGOR)

CENTRAL STATE BANK

By *William M. Schroeder, Jr.*  
William M. Schroeder, Jr., Vice President

(MORTGAGEE)

STATE OF ALABAMA  
SHELBY COUNTY

*Tammy Edwards* I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared TAMMY EDWARDS whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he 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 29<sup>TH</sup> day of SEPTEMBER, 2004.

*Carlene R. Hadaway*

*Carlene R. Hadaway*  
Notary Public

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

MY COMMISSION EXPIRES  
DEC. 1, 2005

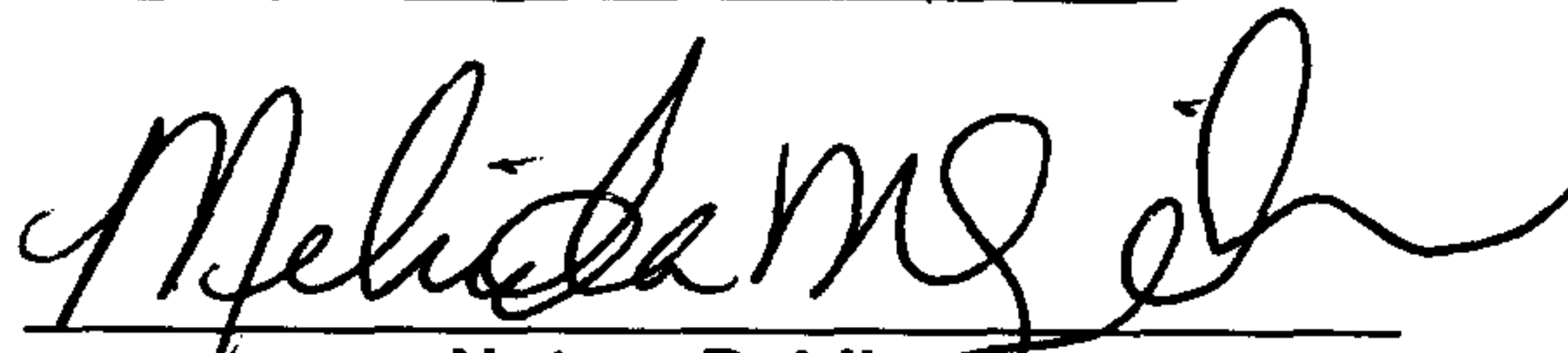
*Central State Bank*

STATE OF ALABAMA  
CHILTON COUNTY

20041004000547560 Pg 2/2 53.90  
Shelby Cnty Judge of Probate, AL  
10/04/2004 15:21:00 FILED/CERTIFIED

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 29 TH day of SEPTEMBER, 2004.

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

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