

MORTGAGE MODIFICATION AGREEMENT

20041220000691970 Pg 1/2 48.20
Shelby Cnty Judge of Probate, AL
12/20/2004 10:16:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **DECEMBER 9, 2004** by and between **JASON SPINKS**, a married man (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 18, 2004** as recorded in INSTRUMENT # **2004032600157890** on **MARCH 26, 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 **ONE HUNDRED SVENTY-FIVE, THOUSAND and 00/100 Dollars (\$175,000.00)** to **ONE HUNDRED NINETY-SEVEN THOUSAND, SEVEN HUNDRED SEVENTY-SEVEN and 47/100 Dollars (\$197,777.47)**. 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.

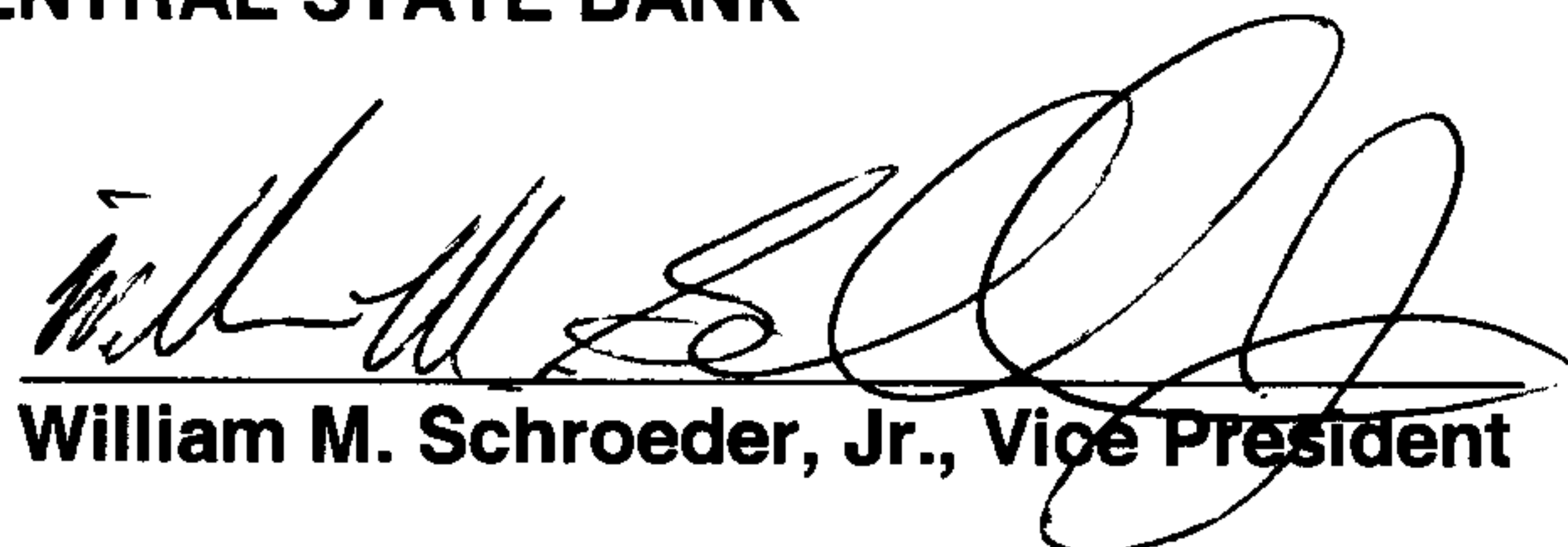
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 9TH day of DECEMBER, 2004.



JASON SPINKS

(MORTGAGOR)

CENTRAL STATE BANK

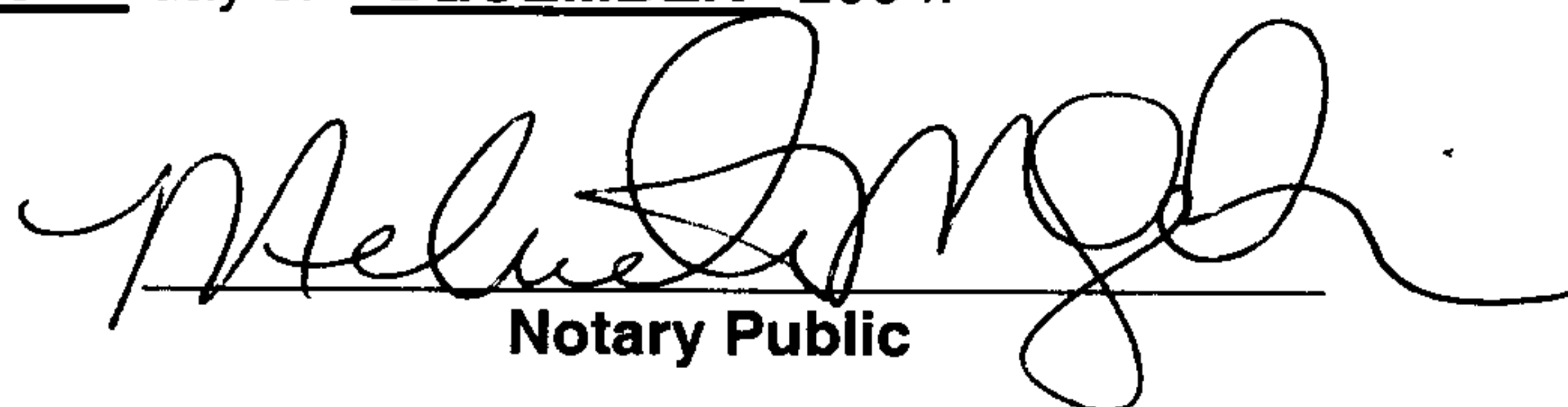
By 
William M. Schroeder, Jr., Vice President

(MORTGAGEE)

STATE OF ALABAMA
CHILTON COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **RANDALL H GOGGANS**, 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 9TH day of DECEMBER 2004.



Notary Public

My Commission Expires: **My Commission Expires**
11-21-09

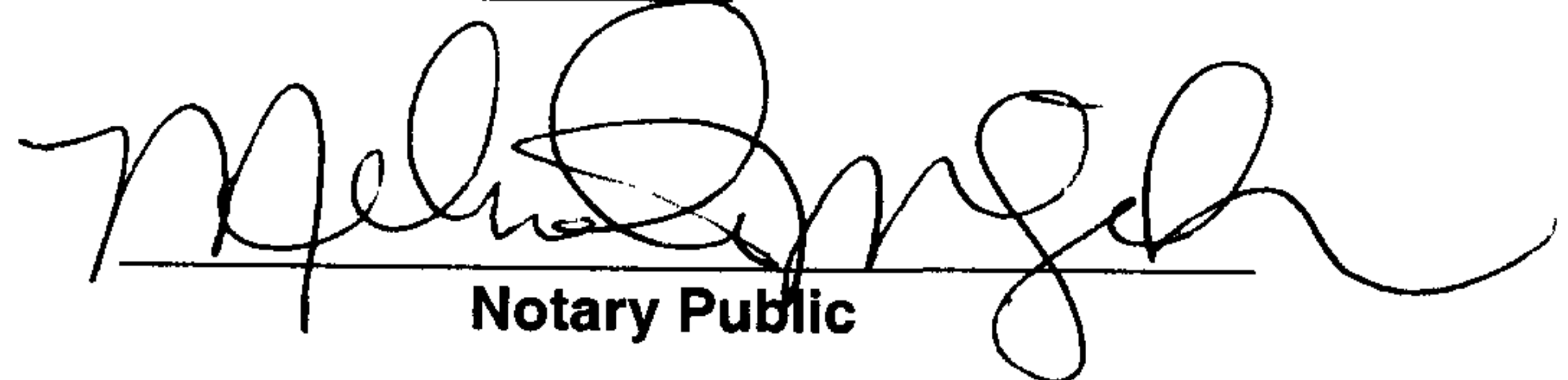
CSB un# 90683

STATE OF ALABAMA
CHILTON COUNTY

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

Given under my hand and official seal this 9TH day of DECEMBER, 2004.


Notary Public

My Commission Expires: My Commission Expires
11-21-09