

#7413

MORTGAGE MODIFICATION AGREEMENT




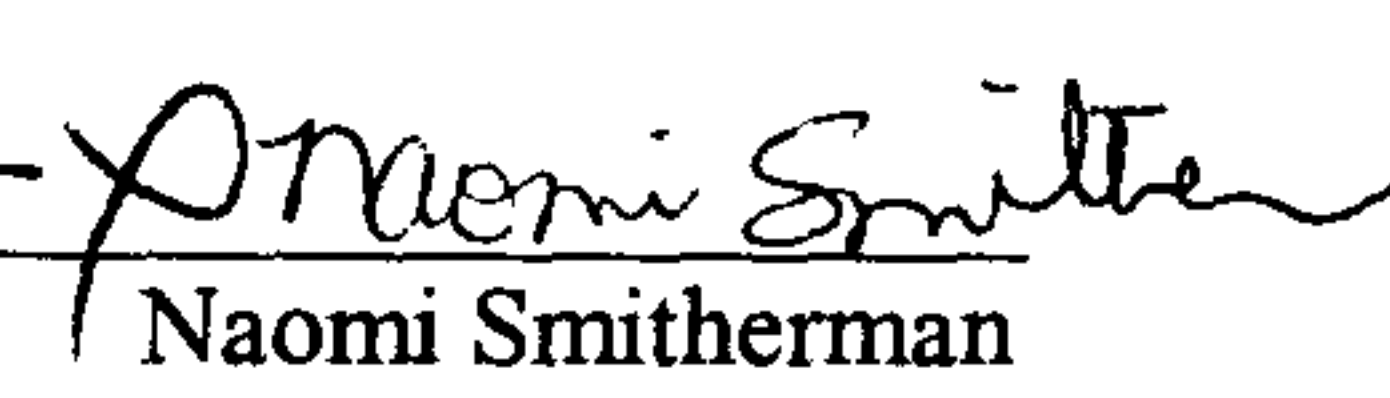
20050104000000780 Pg 1/1 41.00
Shelby Cnty Judge of Probate, AL
01/04/2005 09:05:00 FILED/CERTIFIED


This Mortgage Modification Agreement is made and entered into on the 23rd day of December, 2004 by and between Bob and Naomi Smitherman (hereinafter called "Mortgagor") and Central State Bank, Shelby County (hereinafter called "Mortgagee").

- A. Mortgagor has entered into original mortgage agreement with Mortgagee on July 9, 2004 as recorded in inst# 200407160000396790, in the Probate Office 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 \$242215.00 to \$262215.00. 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 23rd day of December, 2004

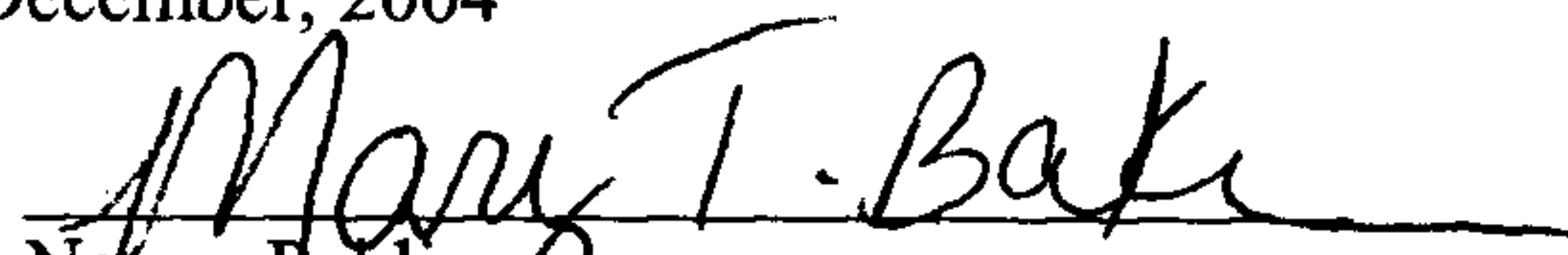
 
Bob Smitherman Naomi Smitherman


Shane D. Schroeder, Vice President
Central State Bank

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Bob & Naomi Smitherman, 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, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 23rd day of December, 2004


Notary Public

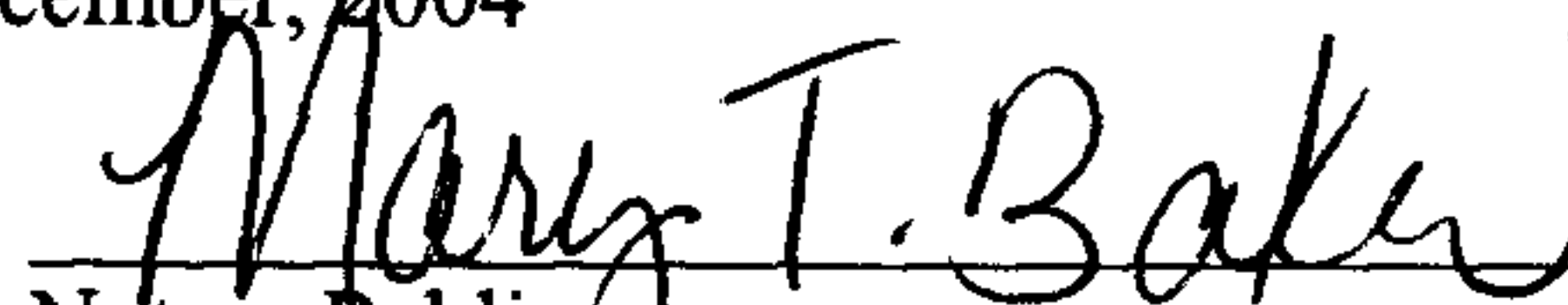
My commission expires:

MY COMMISSION EXPIRES FEBRUARY 28, 2008

STATE OF ALABAMA Shelby County

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Shane D. Schroeder, 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 23rd day of December, 2004


Notary Public

My commission expires:

MY COMMISSION EXPIRES FEBRUARY 28, 2008