

# MORTGAGE MODIFICATION AGREEMENT

20050207000061080 Pg 1/2 59.00  
Shelby Cnty Judge of Probate, AL  
02/07/2005 14:09:00 FILED/CERTIFIED

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on January 31, 2005 by and between **Christina R. Howard**, a single woman (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

**WHEREAS**, Mortgagor has entered into an original mortgage agreement with Mortgagee on **October 1, 2004** as recorded in Instrument # **20041004000547220** on **October 4, 2004** in the Office of the Judge of Probate of **Shelby County**, Alabama. Both Mortgagor and Mortgagee desire to modify amend the terms of the original mortgage and note that was executed simultaneously therewith.


**THESE THINGS CONSIDERED**, Mortgagee hereby allows Mortgagor to increase the original mortgage from **Eighty Thousand Dollars (\$80,000.00)** to **One Hundred Ten Thousand Dollars (\$110,000.00)**. 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 31st day of January, 2005.

  
**CHRISTINA R HOWARD**

**(MORTGAGOR)**

**CENTRAL STATE BANK**

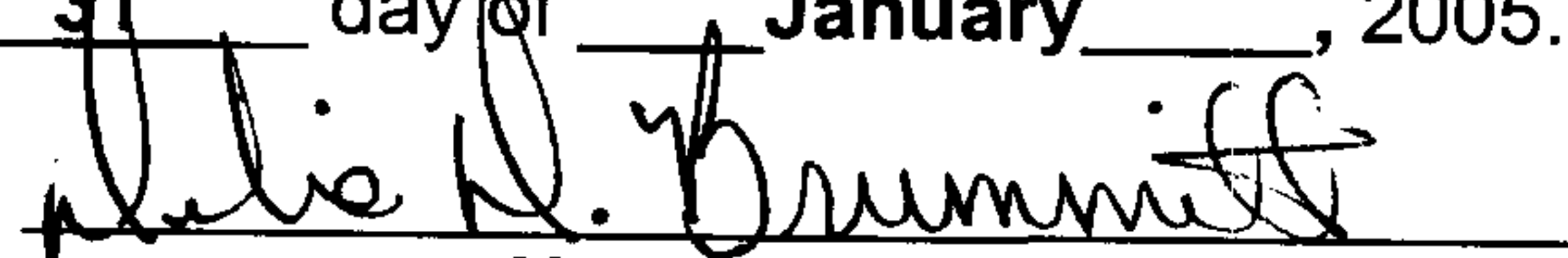
By   
**William M. Schroeder, Jr., Sr. Vice President**

**(MORTGAGEE)**

**STATE OF ALABAMA  
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared, **Christina R. Howard**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she 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 31<sup>st</sup> day of January, 2005.

  
**Notary Public**

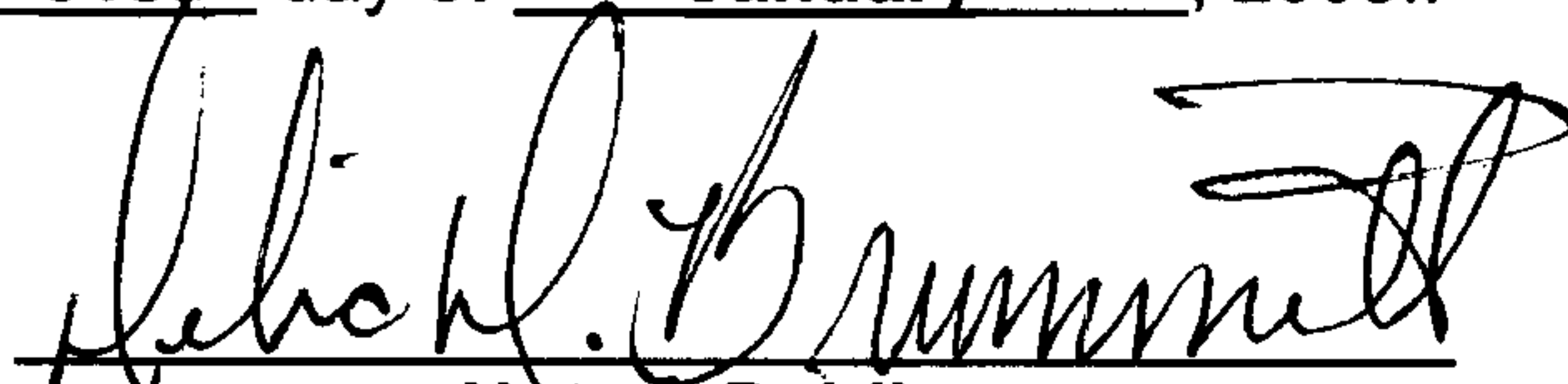
**My Commission Expires:** MY COMMISSION EXPIRES MARCH 4, 2008

**STATE OF ALABAMA  
SHELBY COUNTY**

20050207000061080 Pg 2/2 59.00  
Shelby Cnty Judge of Probate, AL  
02/07/2005 14:09:00 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 Sr. 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 31st day of January, 2005..

  
Notary Public

MY COMMISSION EXPIRES MARCH 4, 2006

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

**CENTRAL STATE BANK  
P. O. BOX 180  
CALERA, ALABAMA 35040**