

#96784
\$21.00

MORTGAGE MODIFICATION AGREEMENT

20050207000061090 Pg 1/2 51.50
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 21, 2005** by and between **Larry Stone DBA Larry Stone Construction, Co.**, (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 **June 18, 2004** as recorded in Instrument No. **20040713000386770** on **July 13, 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.

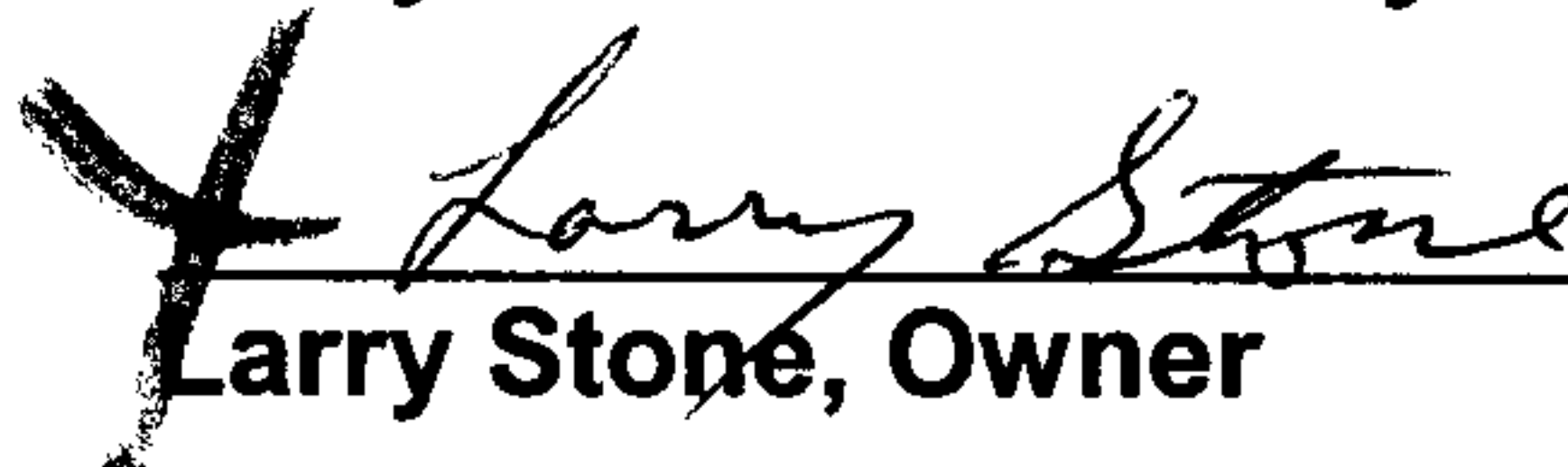
THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagor to change original maturity date from **03/18/2005** to a maturity date of **upon demand**.

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagor to increase the original mortgage from **ONE HUNDRED EIGHTY EIGHT THOUSAND EIGHT HUNDRED, and 00/100 Dollars (\$188,800.00)** to **TWO HUNDRED THIRTEEN THOUSAND EIGHT HUNDRED, and 00/100 Dollars (\$213,800.00)**. 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.

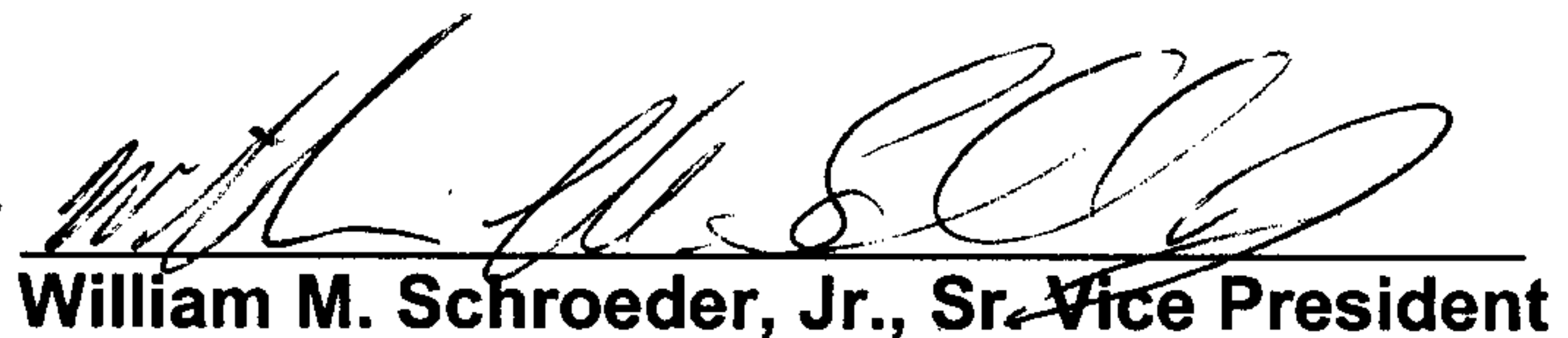
IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the **21ST** day of **JANUARY**, 2005.

(MORTGAGOR)

Larry Stone DBA Larry Stone Construction, Co.


Larry Stone, Owner

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 **Larry Stone**, 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 21st day of JANUARY, 2005.



Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 4, 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 **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 21st day of JANUARY, 2005.


Notary Public

My Commission Expires: MY COMMISSION EXPIRES MARCH 4, 2008

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