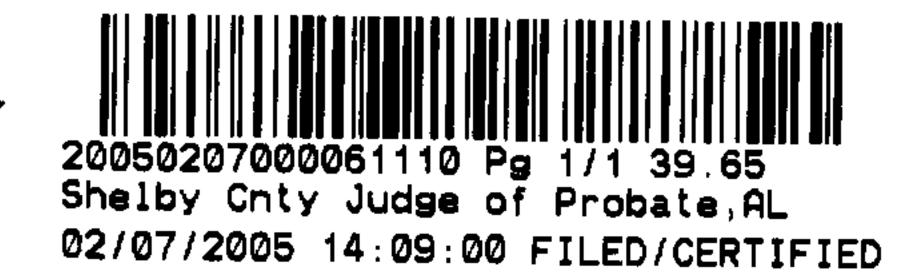
## # 74204

## MORTGAGE MODIFICATION AGREEMEN'



This Mortgage Modification Agreement is made and entered into on the 20<sup>th</sup> day of January, 2005 by and between Larry Richard Rollan, Jr. and wife Susan Rollan (hereinafter called "Mortgagor") and Central State Bank, Shelby County (hereinafter called "Mortgagee").

A. Mortgagor has entered into original mortgage agreement with Mortgagee on September 2, 2004, as recorded in Inst. #20040903000496330 as recorded in the Office of the Judge of Probate 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 \$170,930.00 to \$190,000.00. 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 20<sup>th</sup> day of January, 2005.

John E. Cocoris

Susan Rollan

Richard/Rollar

## STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Larry Richard Rollan and Susan Rollan, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 20th day of January, 2005.

Notary Public The

My commission expires:

MY COMMISSION EXPIRES JULY 2, 2008

STATE OF ALABAMA
Shelby County

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared John E. Cocoris, 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 20<sup>th</sup> day of January, 2005.

Chataly Higgins
Notary Public Higgins

My commission expires:

MY COMMISSION EXPIRES JULY 2, 2008

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