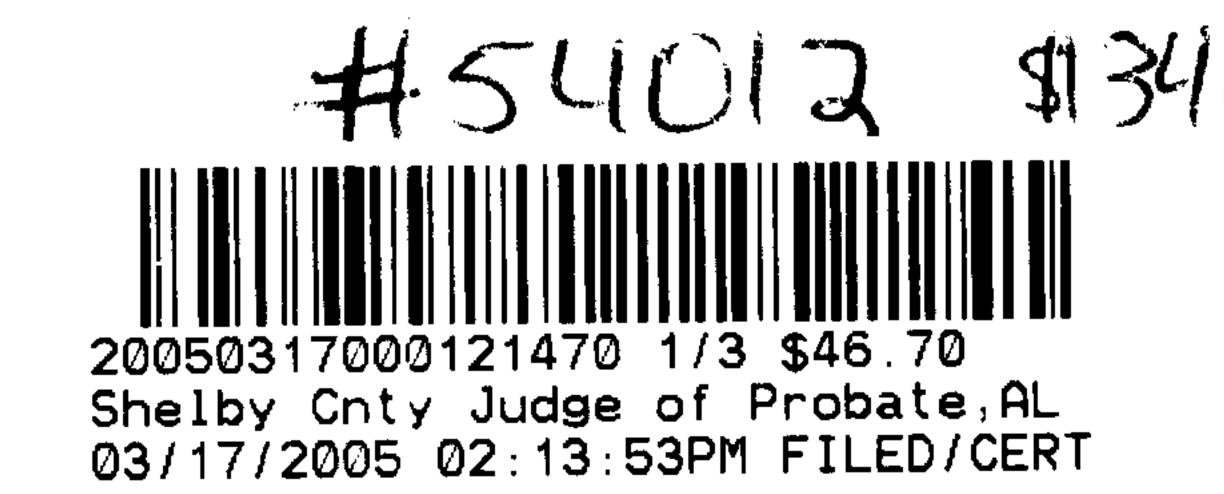
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MORTGAGE MODIFICATION AGREEMENT



THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on MARCH 3RD, 2005 by and between LARRY M. HIGGINS, AN UNMARRIED MAN, (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 MAY 31ST, 2001 as recorded with Instrument #06/06/2001-23010 on JUNE 6TH, 2001 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 05/31/2006 to a maturity date of UPON DEMAND.

THESE THINGS CONSIDERED, This land is no longer vacant real estate as it now contains a mobile home described as follows: 1990 Commodore Mobile Home SN# B025043A.

IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 3RD day of MARCH, 2005

(MORTGAGOR)

LARRYM. HIGGINS

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

(MORTGAGEE)

STATE OF ALABAMA SHELBY COUNTY

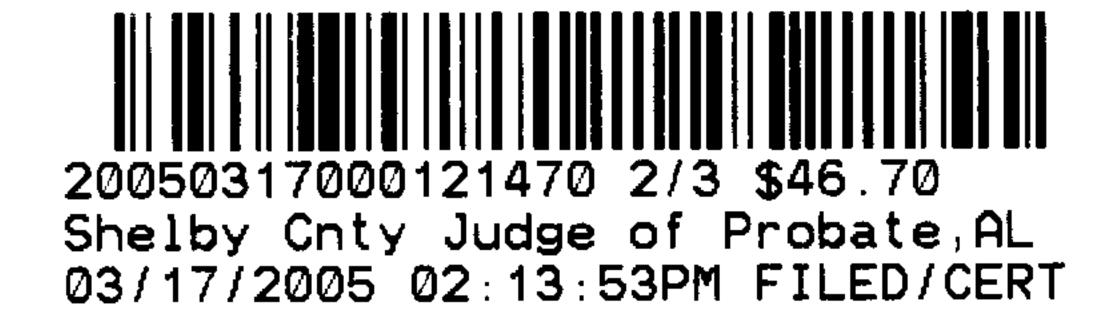
I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **LARRY M. HIGGINS**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she being informed of the contents of said agreement, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 370 day of MARCH, 2005

Nctary Public

My Commission Expires: COMMISSION EXPIRES MARCH 4, 2006

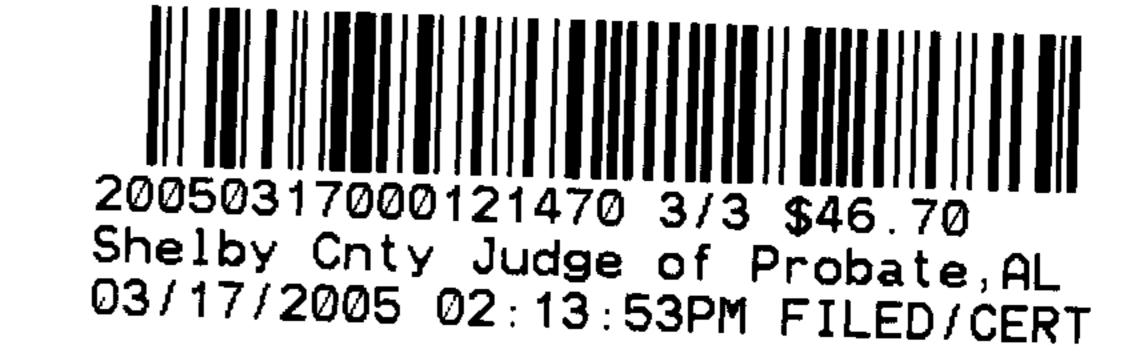
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STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared <u>William M. Schroeder, Jr.</u> whose name as <u>Sr. Vice President</u> 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 <u>3RD</u> day of <u>MARGH 2005.</u>	
	•	Webe W. Y. Mum	
•	· · · · · · · · · · · · · · · · · · ·	Notary Public	
,		MY COMMISSION EXP	RES MARCH 4, 2008
	•	My Commission Expires:	



A parcel of land off of the Southernmost portion of the following described land; Starting at the SW corner of the SW 1/4 of NW 1/4 of Section 11, Township 24 North, Range 15 East, Shelby County, Alabama, and run North along the West line of said Section 11, 65.11 feet to the point of beginning, being in the center of a public road; run thence North a distance of 724.61 feet along the West line of said Section 11 to a point; run thence East a distance of 342.5 feet along the South property line of Lovis L. Kinman to a point, being in the center of a public road; run thence along the centerline of aforesaid public road in a Southwesterly direction to the point of beginning.

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