74155 \$148.00

MORTGAGE MODIFICATION AGREEMENT

20050425000197330 1/1 \$41.00 Shelby Cnty Judge of Probate, AL 04/25/2005 03:32:11PM FILED/CERT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the <u>1ST</u> day of <u>APRIL</u>, 2005 by and between **HENRY CARLOS GIBSON** (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement (referred to herein as "First Mortgage Agreement") with Mortgagee on October 3, 1998 as recorded in instrument #1998-40632 on October 16, 1998, in the Office of the Judge of Probate of Shelby County, Alabama. Both Mortgagor and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith.

THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagor to extend the original First Mortgage Maturity date from October 2, 2003 to UPON DEMAND. The new note shall be secured by the original above described First 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 <u>1ST</u> day of <u>APRIL</u> . 2005. HENRY CARLOS GIBSON (MORTGAGOR) CENTRAL STATE BANK Carlene R. Hadaway, Senior 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 HENRY CARLOS GIBSON, whose name IS signed to the foregoing Mortgage Modification Agreement and who are WHO to me, acknowledged before me on this day, that, they 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 <u>1ST</u> day of **Notary Public** MY COMMESSION EXPIRES APRIL 29, 2007 My Commission Expires: STATE OF ALABAMA SHELBY COUNTY I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Carlene R. Hadaway 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 <u>1st</u> day of <u>April</u> 2005 Kater Cannach

My Commission Expires:

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