

81653 \$212.50

Loan Increase
\$ 127,902.50

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the **10th** day of **June, 2005** by and between **Phillip M. Edwards** AND SPOUSE **Tammy M. Edwards** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **January 28, 2002** as recorded in **Inst. # 2002-05629** on **February 1, 2002** in the Office of the Judge of Probate of **Shelby** County, Alabama. Both Mortgagors and Mortgagee desire to amend the terms of the original Mortgage Agreement and note executed simultaneously therewith;

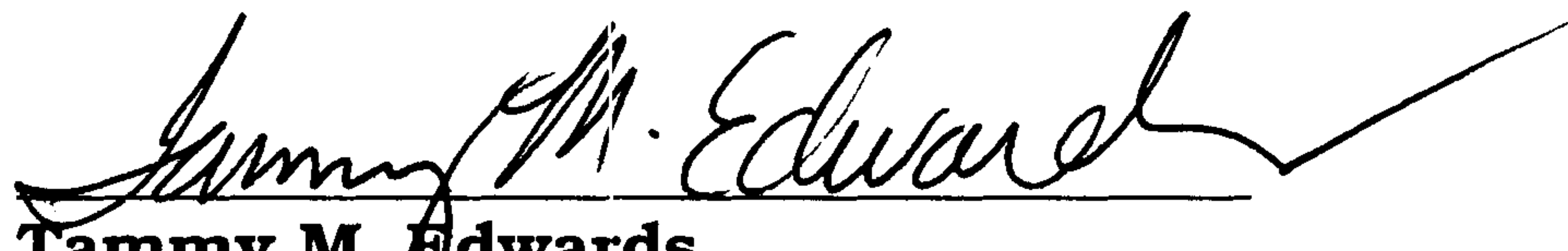
THESE THINGS CONSIDERED, Mortgagee hereby allows Mortgagors to increase the original Mortgage Agreement, as modified and amended, from **ONE HUNDRED THIRTY THOUSAND DOLLARS AND 00/100 (\$130,000.00)** TO **TWO HUNDRED FIFTY SEVEN THOUSAND NINE HUNDRED TWO DOLLARS AND 50/100 (\$257,902.50)**. The new 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 **10TH** day of **JUNE, 2005**.

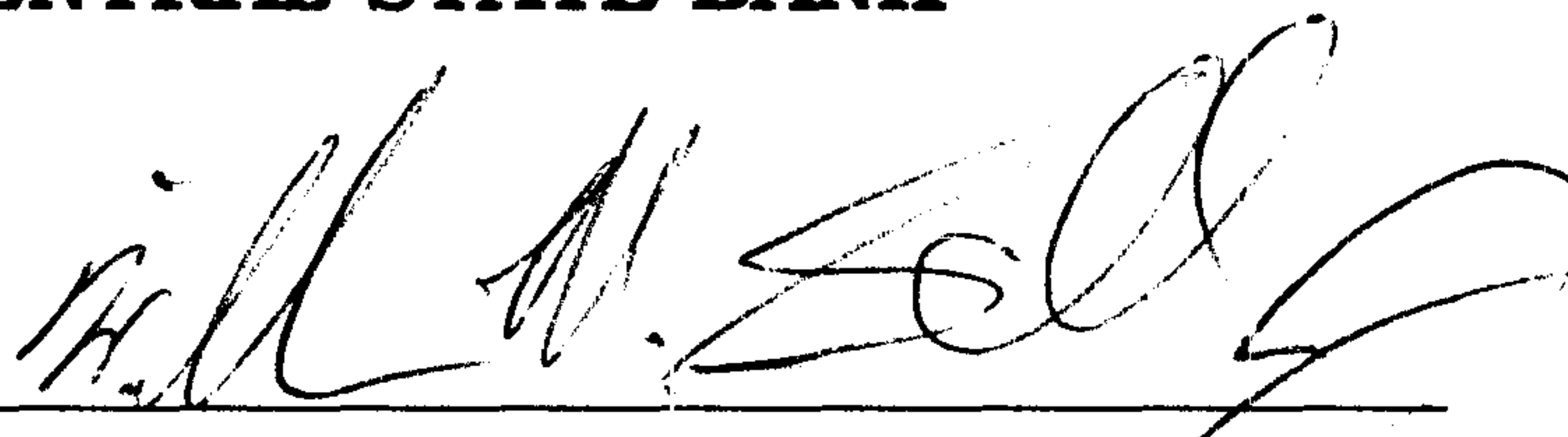
***Phillip M. Edwards and Phillip Edwards are one and the same person.**

***Tammy M. Edwards and Tammy Edwards are one and the same person.**


Phillip M. Edwards


Tammy M. Edwards
(MORTGAGORS)

CENTRAL STATE BANK

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

(MORTGAGEE)



20050622000312170 1/2 \$208.00
Shelby Cnty Judge of Probate, AL
06/22/2005 03:09:34PM FILED/CERT

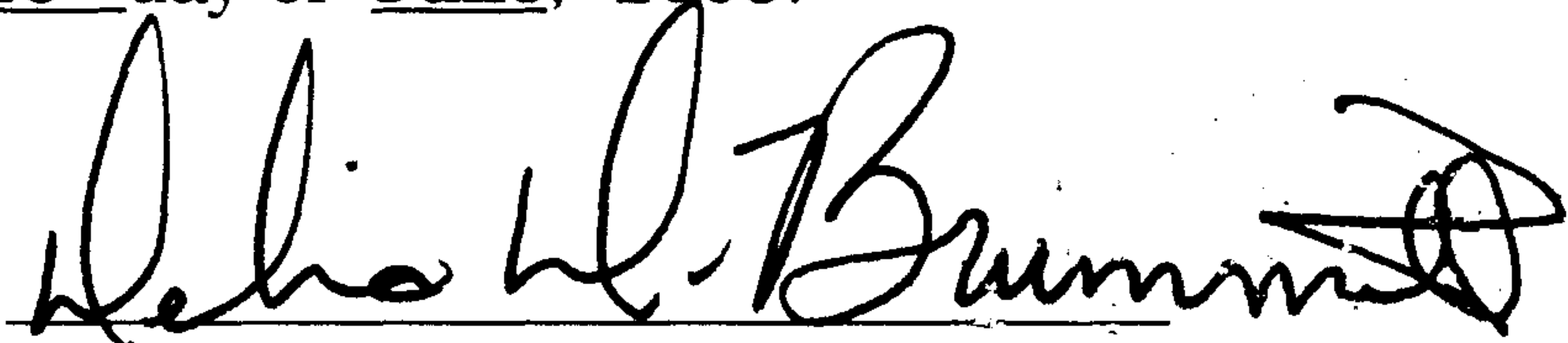
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20050622000312170 2/2 \$208.00
Shelby Cnty Judge of Probate, AL
06/22/2005 03:09:34PM FILED/CERT

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Phillip M. Edwards AND SPOUSE, Tammy M. Edwards** whose names are signed to the foregoing Mortgage Modification Agreement and who are known 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 **10th** day of **June**, 2005.



Notary Public

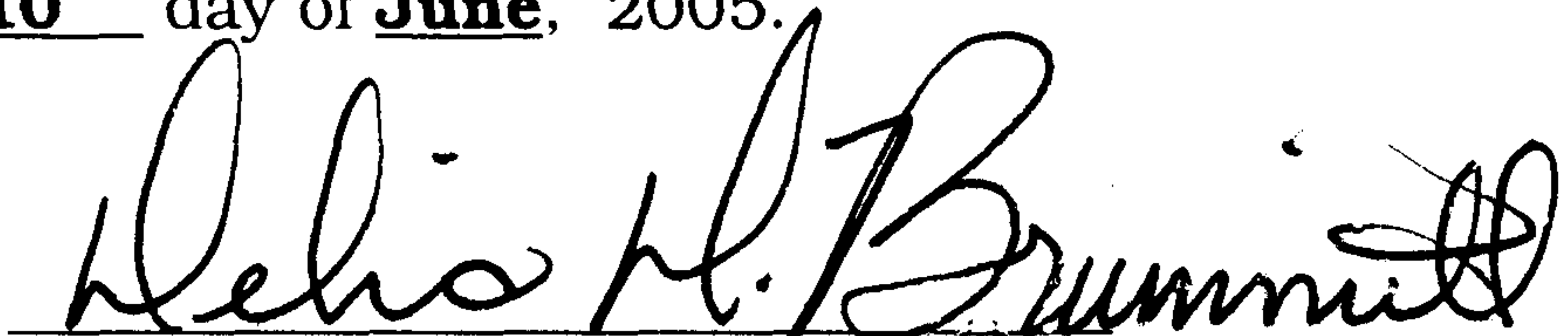
MY COMMISSION EXPIRES MARCH 4, 2008

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 **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 **10th** day of **June**, 2005.



Notary Public

MY COMMISSION EXPIRES MARCH 4, 2008

My Commission Expires: _____

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