

mtg Increase  
\$ 75,000.00

## MORTGAGE MODIFICATION AGREEMENT


**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on this the 16<sup>TH</sup> day of **AUGUST, 2006** by and between **WILLIAM M SCHROEDER, JR AND SPOUSE, TATUM SCHROEDER** (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 **AUGUST 2, 2005** as recorded in Instrument #**20050808000405330** on **AUGUST 8, 2006**, 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 **THREE HUNDRED THOUSAND and 00/100 Dollars (\$300,000.00)** to **THREE HUNDRED SEVENTY-FIVE THOUSAND and 00/100 Dollars (\$375,000.00)**. 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.

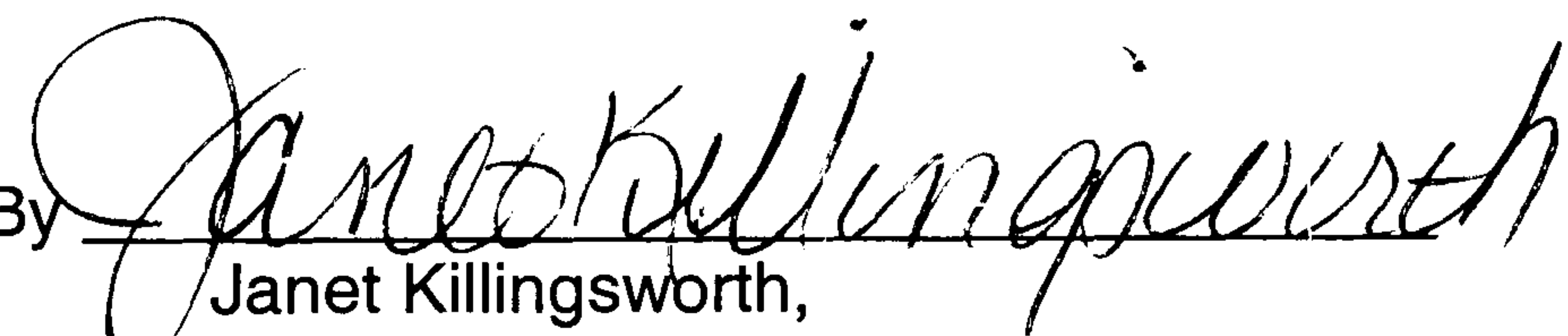
**IN WITNESS WHEREOF**, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 16<sup>th</sup> day of **August, 2006**

  
**WILLIAM M SCHROEDER, JR**


  
**TATUM SCHROEDER**

**(MORTGAGORS)**

**CENTRAL STATE BANK**

By   
Janet Killingsworth,  
Assistant Vice President

**(MORTGAGEE)**

  
20060822000409240 1/2 \$126.50  
Shelby Cnty Judge of Probate, AL  
08/22/2006 10:11:55AM FILED/CERT

CSB # 83552

20060822000409240 2/2 \$126.50  
Shelby Cnty Judge of Probate, AL  
08/22/2006 10:11:55AM FILED/CERT

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 AND TATUM SCHROEDER** 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 16<sup>TH</sup> day of **August, 2006**

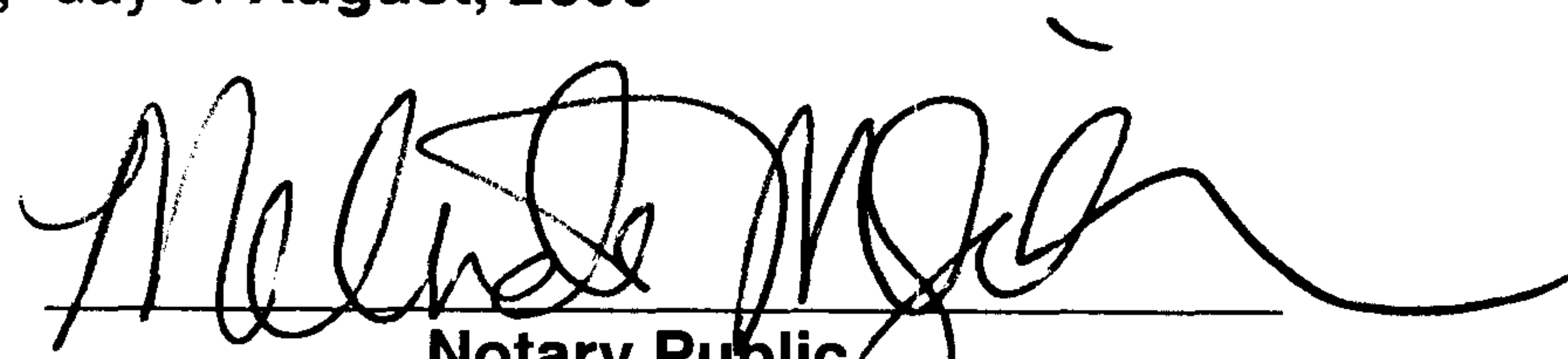
  
Notary Public

My Commission Expires ~~My Commission Expires~~  
11-21-09

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Janet Killingsworth whose name as ASSISTANT 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 16<sup>th</sup>, day of **August, 2006**

  
Notary Public

My Commission Expires ~~My Commission Expires~~  
11-21-09

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