

#83358  
\$67.00

mtg. Increase  
\$25,000.00

## MORTGAGE MODIFICATION AGREEMENT

20060918000462190 1/2 \$52.50  
Shelby Cnty Judge of Probate, AL  
09/18/2006 01:28:15PM FILED/CERT

**THIS MORTGAGE MODIFICATION AGREEMENT** is made and entered into on **August 25, 2006** by and between **BILLY E. SMITH JR., AND SPOUSE CAROL H. SMITH**, (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

**WHEREAS**, Mortgagor entered into original Mortgage Agreement with Mortgagee on **NOVEMBER 30, 2005**, Said original Mortgage Agreement was recorded on **DECEMBER 12, 2005 IN INST # 20051212000642210 AND RE-RECORDED FEBRUARY 6, 2006 IN INST. # 20060206000061040** in the Office of the Judge of Probate of **SHELBY County, Alabama**;

**WHEREAS**, all parties desire to modify and amend the terms of the original Mortgage Agreement, and notes executed simultaneously therewith.

**THEREFORE**, these things considered, Mortgagee hereby allows Mortgagor to **INCREASE** the original Mortgage Agreement from **ONE HUNDRED FIFTY THOUSAND DOLLARS (\$150,000.00) TO ONE HUNDRED SEVENTY FIVE THOUSAND DOLLARS (\$175,000.00)**. The new note shall be secured by the original Mortgage Agreement, as modified and amended, and amortized under the terms and conditions of the new note executed simultaneously with this Mortgage Modification Agreement.

**IN WITNESS WHEREOF**, Mortgagor and Mortgagee have hereunto set their hands and seals on this the 25TH day of AUGUST, 2006.

(MORTGAGEE)

Billy E. Smith Jr.  
BILLY E. SMITH JR.  
Carol H. Smith  
CAROL H SMITH

(MORTGAGOR)

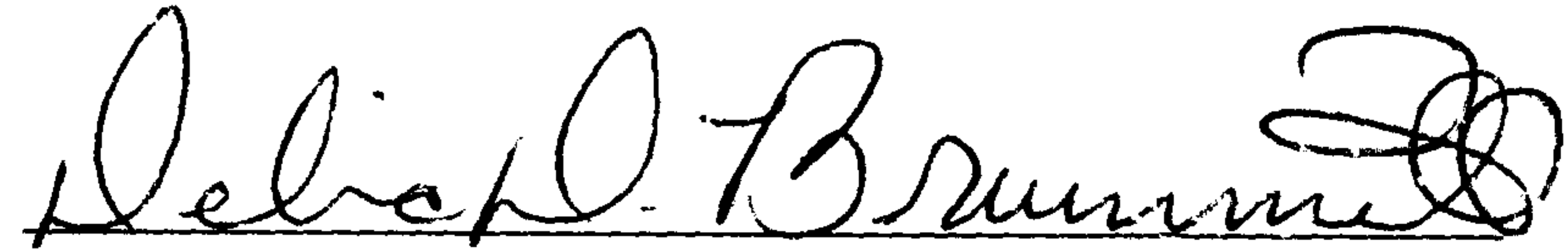
✓ CENTRAL STATE BANK  
By Melinda M. Gibson  
MELINDA M. GIBSON ASSIST. VICE  
PRESIDENT

(MORTGAGEE)

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **BILLY E. SMITH JR AND CAROL H SMITH** whose name is 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25TH day of AUGUST, 2006.

  
Notary Public

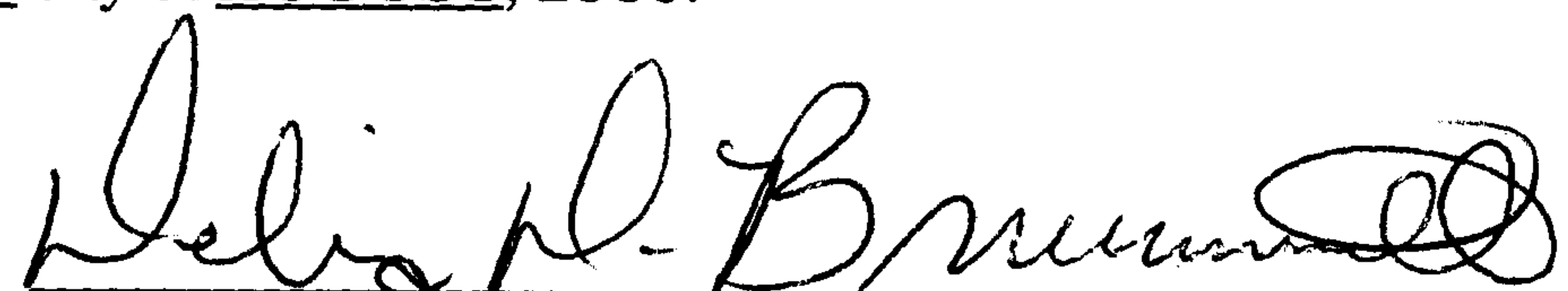
MY COMMISSION EXPIRES MARCH 4, 2008

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 **MELINDA M. GIBSON** 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 25TH day of AUGUST, 2006.

  
Notary Public

MY COMMISSION EXPIRES MARCH 4, 2008

My Commission Expires: \_\_\_\_\_

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