RL# 84081-SDS \$56.75

Increase \$28, 500.00

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 21st day of DECEMBER 2006 by and between BOBBY W SANFORD AND SPOUSE, DONNA SANFORD, (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 June 26, 2006 as recorded in Instrument # 20060711000331450 on July 11, 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 ONE HUNDRED FIFTY TWO THOUSAND FOUR HUNDRED FIFTY EIGHT AND 25/100 DOLLARS (\$152,458.25) TO ONE HUNDRED EIGHTY THOUSAND NINE HUNDRED FIFTY EIGHT AND 25/100 DOLLARS (\$180,958.25.) verified 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 21ST day of DECEMBER, 2006.

DBBY W SANFORD

NNA SANFORD

(MORTGAGORS)

CENTRAL STATE BANK

MELINDA M. GIBSON

ASSISTANT VICE PRESIDENT

(MORTGAGEE)

20061228000632550 1/2 \$56.75

Shelby Cnty Judge of Probate, AL 12/28/2006 11:32:47AM FILED/CERT

prepared by: CENTRAL STATE BANK P.O. BOX 180 CALERA, ALABAMA 35040 ret:

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared BOBBY W SANFORD & SPOUSE DONNA SANFORD, 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 21ST day of DECEMBER, 2006.

Notary Public

MY COMMISSION EXPIRES AUGUST 13, 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 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 21ST day of DECEMBER, 2006,

Notary Public

MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: ______

20061228000632550 2/2 \$56.75 Shelby Cnty Judge of Probate, AL 12/28/2006 11:32:47AM FILED/CERT

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