

#184095

MORTGAGE MODIFICATION AGREEMENT

Increase \$9,336.93

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on December 27, 2006 by and between Curtis Sherman, a married man (hereinafter referred to as the "Mortgagor") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into original Mortgage Agreement with Mortgagee on July 16, 2004. Said original Mortgage Agreement was recorded on July 23, 2004 in Instrument #20040723000412010 and Re-Recorded in Instrument #20041123000645350 to correct marital status in the Office of the Judge of Probate of Shelby County, Alabama;

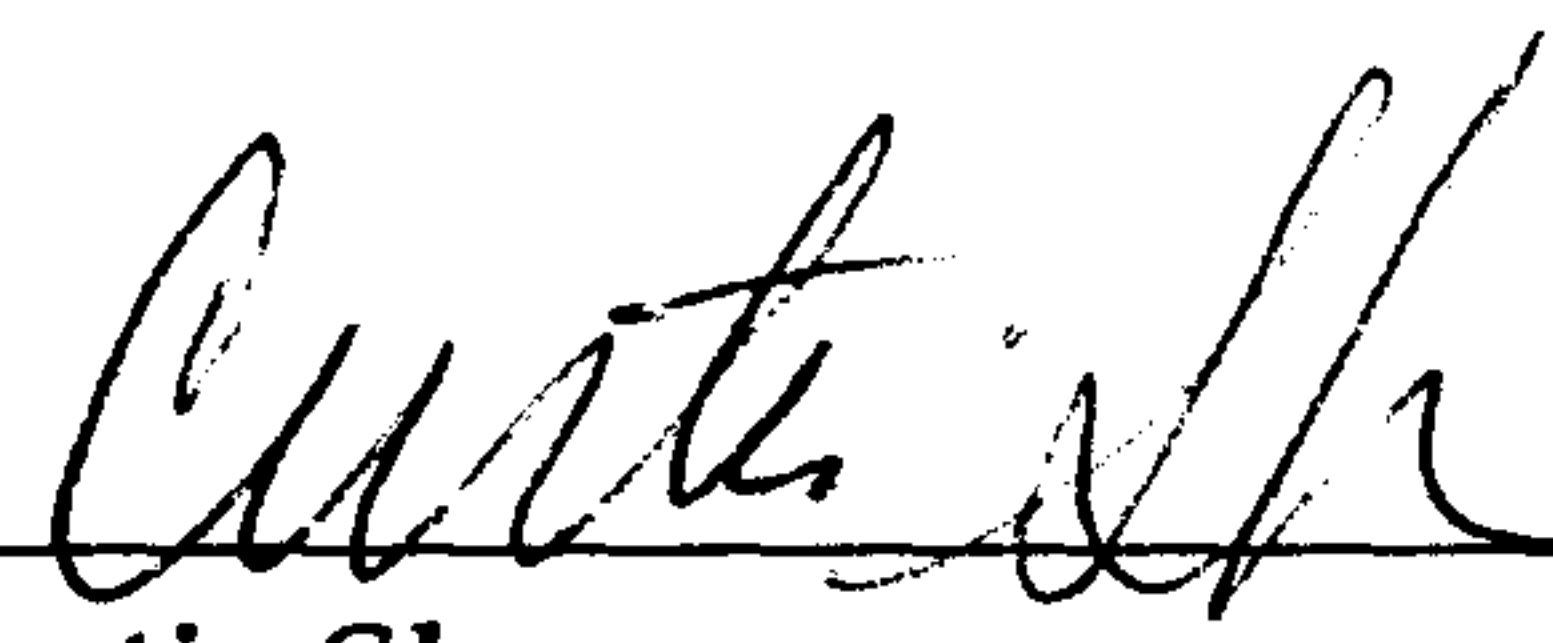
WHEREAS, Mortgagor entered into Mortgage Modification Agreement with Mortgagee on October 17, 2005. Said original Mortgage Modification Agreement was recorded October 24, 2005 in Instrument #20051024000552500 in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, Mortgagor entered into Mortgage Modification Agreement with Mortgagee on August 16, 2006. Said original Mortgage Modification Agreement was recorded September 18, 2006 in Instrument #20060918000462200 in the Office of the Judge of Probate of Shelby County, Alabama;

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

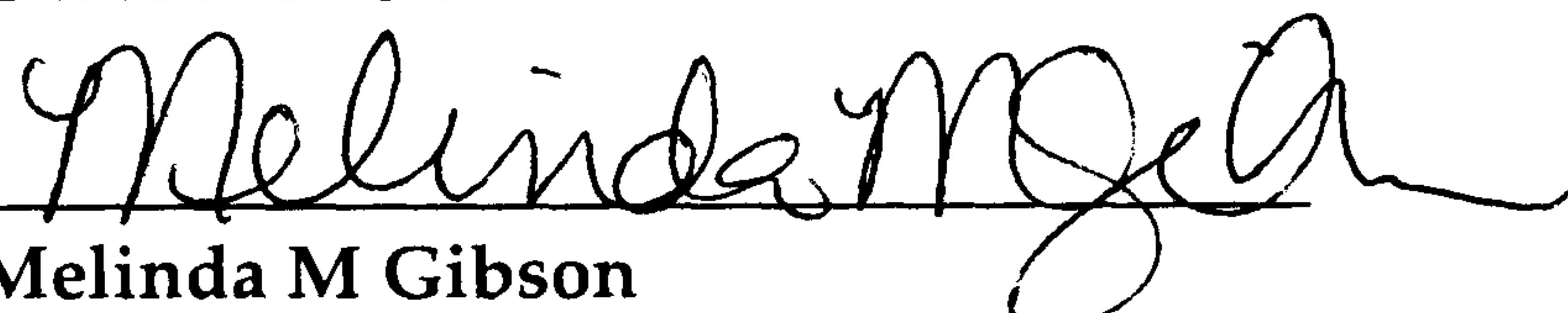
NOW, THEREFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from Forty Two Thousand One Hundred Fifty Six Dollars and 60/100 (\$42,156.60) to Fifty One Thousand Four Hundred Ninety Three Dollars 53/100 (\$51,493.53). 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 28th of December, 2006.


Curtis Sherman
(MORTGAGOR)


20070108000008510 1/2 \$28.10
Shelby Cnty Judge of Probate, AL
01/08/2007 09:31:54AM FILED/CERT

CENTRAL STATE BANK

By 
Melinda M Gibson
Assistant Vice President
(MORTGAGEE)

\$28.01

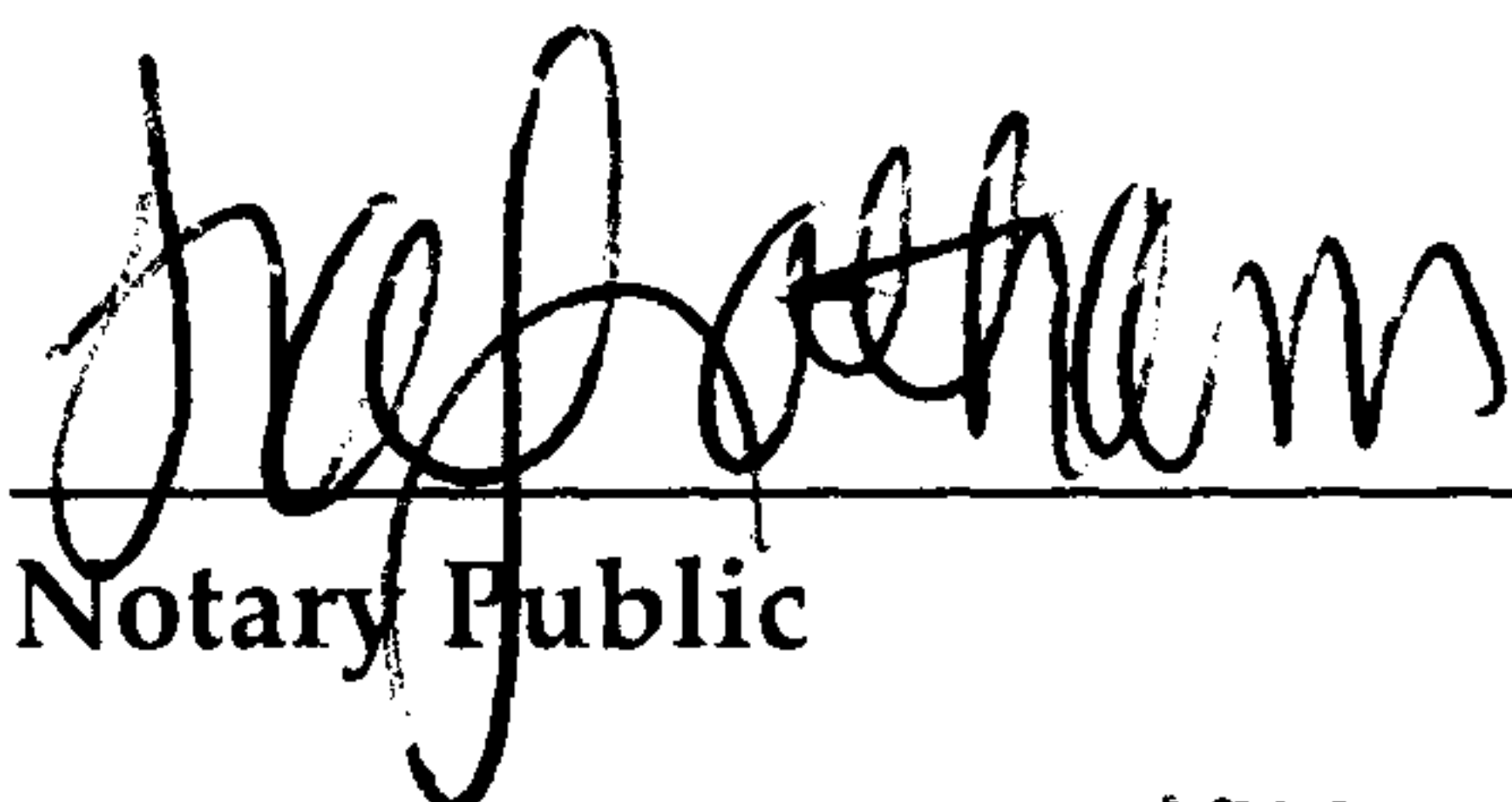
prepared by:
ret:

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

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Curtis Sherman**, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th 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 28th day of December 2006.



Notary Public

MY COMMISSION EXPIRES AUGUST 13, 2007
My Commission Expires: _____

prepared by:
ret:

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