

Mortgage
Increase

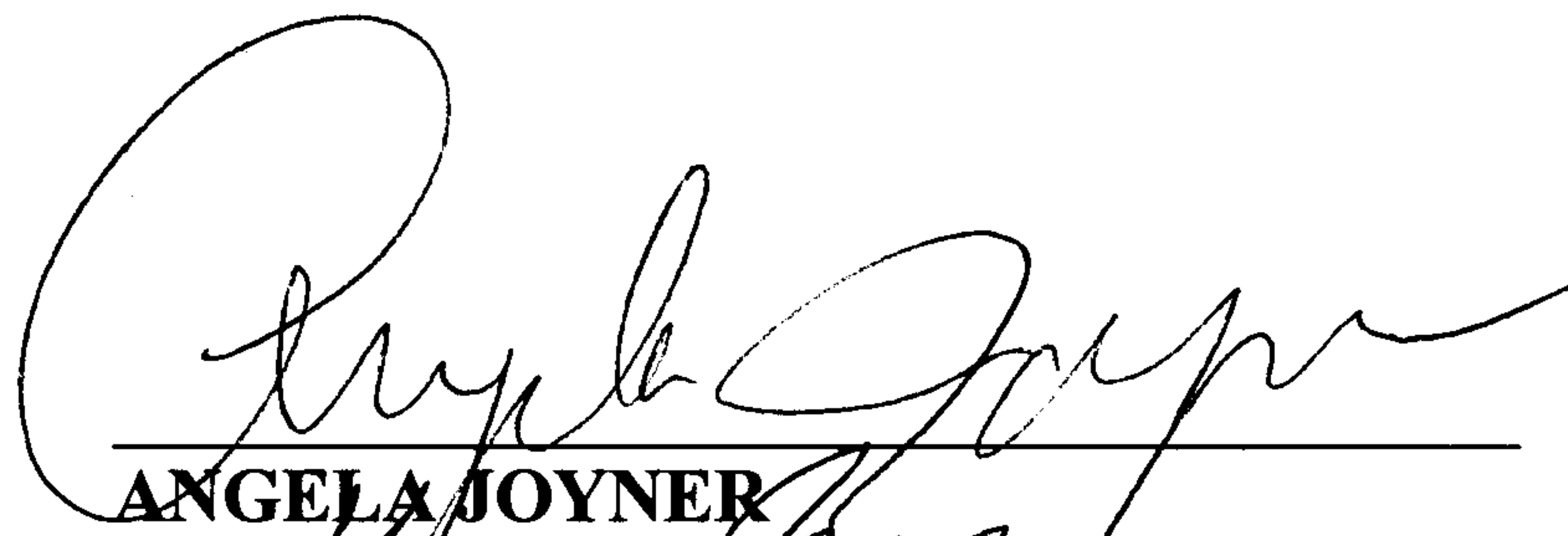
MORTGAGE MODIFICATION AGREEMENT

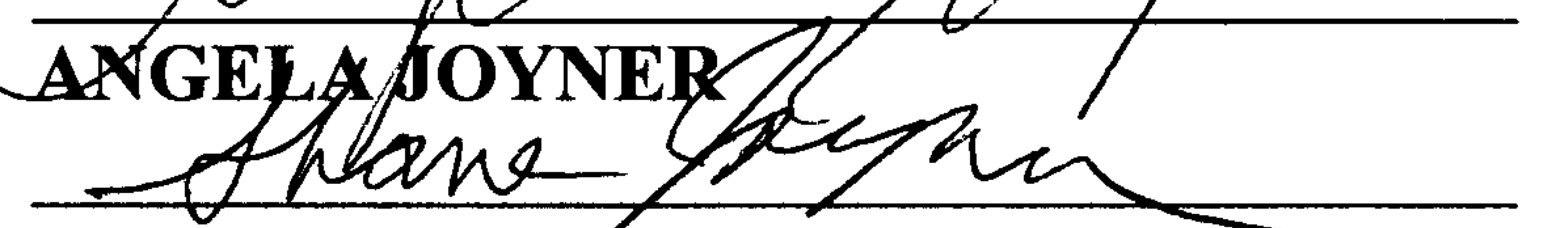
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 5th day of **March 2007** by and between **ANGELA JOYNER AND SPOUSE SHANE JOYNER**, (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **MARCH 29, 2004** as recorded in **INTSTRUMENT # 20040409000186170** on **APRIL 9, 2004** 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 **TWELVE THOUSAND SIX HUNDRED THIRTY SIX AND 14/100 DOLLARS (\$12,636.14) TO TWENTY THOUSAND FOUR HUNDRED FORTY TWO AND 05/100 (\$20,442.05)** 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 **5TH** day of **MARCH 2007**.



ANGELA JOYNER


SHANE JOYNER
(MORTGAGORS)

CENTRAL STATE BANK

By 

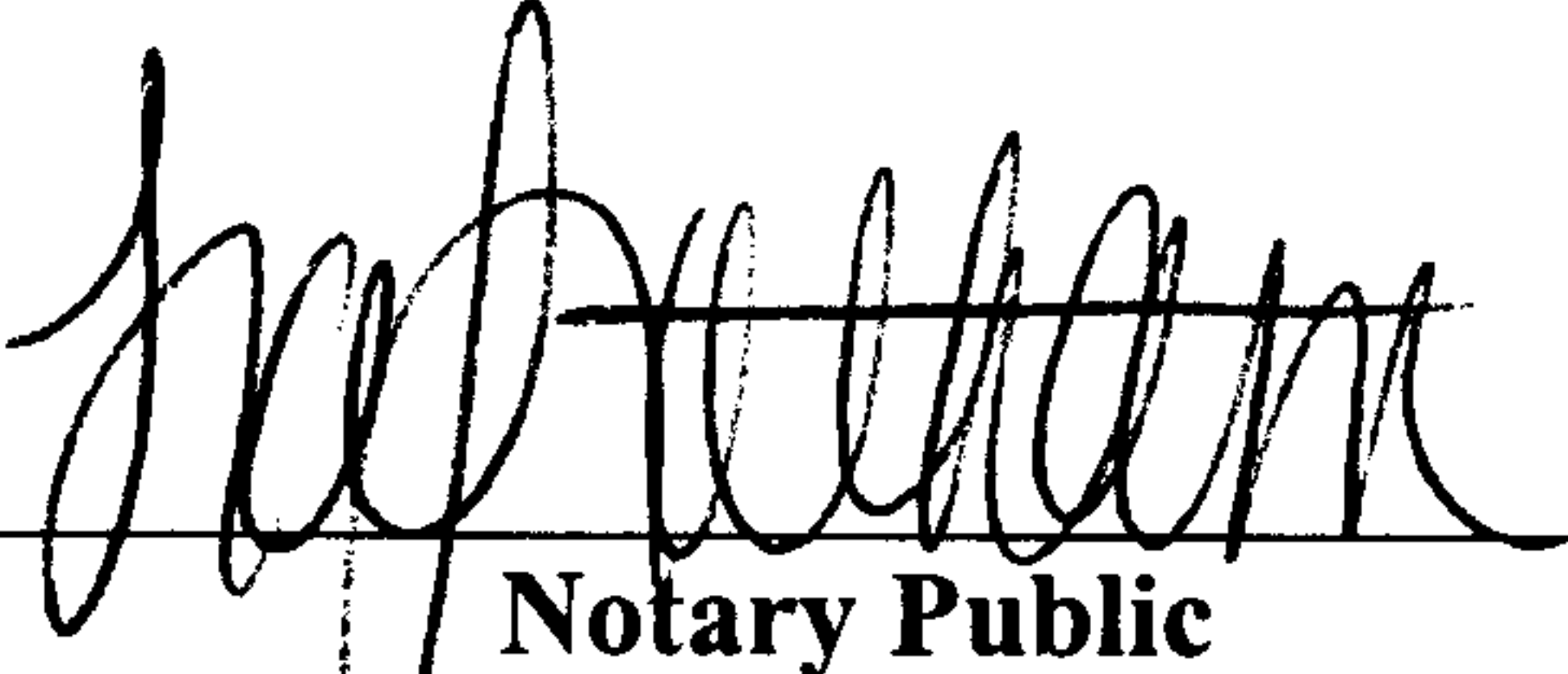
MELINDA M. GIBSON
ASSISTANT VICE PRESIDENT
(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

20070314000115680 2/2 \$25.85
Shelby Cnty Judge of Probate, AL
03/14/2007 12:54:27PM FILED/CERT

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared ANGELA AND SPOUSE SHANE JOYNER, 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 5TH day of MARCH 2007.


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 5TH day of MARCH 2007.


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

Prepared
Return:

CENTRAL STATE BANK
P.O. BOX 140
CALERA, ALABAMA 35040