Mortgage Increase

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on April 02, 2007, by and between KENNY DALE COST, A MARRIED MAN (hereinafter referred to as the "Mortgagor") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage recorded in instrument # 20070118000028840 dated JANUARY 10, 2007, in the Office of the Judge of Probate of SHELBY County, Alabama. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the original mortgage from TWELVE THOUSAND SEVEN HUNDRED FIFTEEN DOLLARS AND 00/100 (\$12,715.00) TO FORTY TWO THOUSAND THREE HUNDRED EIGHTY FIVE DOLLARS AND 24/100 (\$42.385.24) new note shall be secured by the original above described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the <u>2ND</u> day of <u>APRIL</u> 2007.

20070406000158110 1/2 \$58.55 Shelby Cnty Judge of Probate, AL 04/06/2007 11:16:01AM FILED/CERT

KENNY DALE COST

(MORTGAGORS)

MELINDA GIBSON

ASSISTANT VICE PRESIDENT

(MORTGAGEE)

20070406000158110 2/2 \$58.55 Shelby Cnty Judge of Probate, AL 04/06/2007 11:16:01AM FILED/CERT

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared, **KENNY DALE COST**, is signed to the foregoing Mortgage Modification Agreement and who are known to me, acknowledged before me on this day, and with full authority executed the same voluntarily on the day the same bears date.

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared MELINDA 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 with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2ND day of APRIL, 2007.

Notary Public
MY COMMISSION EXPIRES AUGUST 13, 2007

My Commission Expires: _____

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