

Mortgage Increase \$12,000.00

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on September 7, 2007 by and between Edward A Woods and spouse, Lisa M Woods, (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into original Mortgage Agreement with Mortgagee on February 1, 2007. Said original Mortgage Agreement was recorded on February 22, 2007 in Instrument No. 20070222000081320 in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, said original Mortgage Agreement was modified and amended by Mortgage Modification Agreement dated June 18, 2007. Said Mortgage Modification Agreement was recorded on June 21, 2007 under Instrument No. 20070621000292560 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, THERFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from One Hundred Sixty Five Thousand Dollars and 00/100 (\$165,000.00) to One Hundred Seventy Seven Thousand Dollars and 00/100 (\$177,000.00). 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 <u>7th</u> of <u>September</u>, 2007.

Edward A Woods

Lisa M Woods

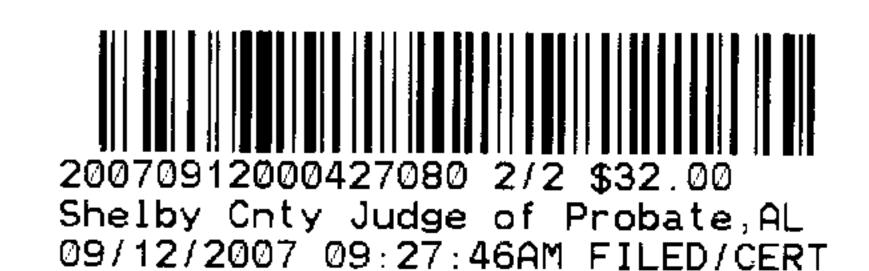
(MORTGAGOR)

CENTRAL STATE BANK

Melinda M Gibson

Assistant 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 Edward A Woods & Lisa M Woods, 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 7th day of September, 2007.

Notary Public

My Commission Expires Aug 13, 2011

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 7th day of September 2007.

Prepared by. Return to: CENTRAL STATE BANK
P.O. BOX 180
CALERA, ALABAMA 35040

Notary Public

My Commission Expires Aug 13, 2011
My Commission Expires:

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