

#185593

7169.00

(000,000.00 increase)

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 11th day of FEBRUARY, 2008 by **Harold M Schoenfeld and spouse Joan K Schoenfeld**, (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 **08/27/2007** as recorded in **INSTRUMENT# 20070831000410800** on **08/31/2007**, as, 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 **FOUR HUNDRED THOUSAND DOLLARS AND 00/100 (\$400,000.00)** to **FIVE HUNDRED THOUSAND DOLLARS AND 00/100 (\$500,000.00)**. The new note shall be secured by the original above described Mortgage as modified 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 11TH day of FEBRUARY, 2008.

Harold M. Schoenfeld

HAROLD M SCHOENFELD

Joan K Schoenfeld

JOAN K SCHOENFELD

(MORTGAGORS)

CENTRAL STATE BANK

By *Terrie Childress*

Terrie Childress Assistant Vice President

(MORTGAGEE)



20080214000060330 1/2 \$164.00
Shelby Cnty Judge of Probate, AL
02/14/2008 09:04:37AM FILED/CERT


STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **HAROLD M SCHOENFELD AND SPOUSE JOAN K SCHOENFELD** whose name are signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that she 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 **11TH** day of **FEBRUARY, 2008**


Notary Public

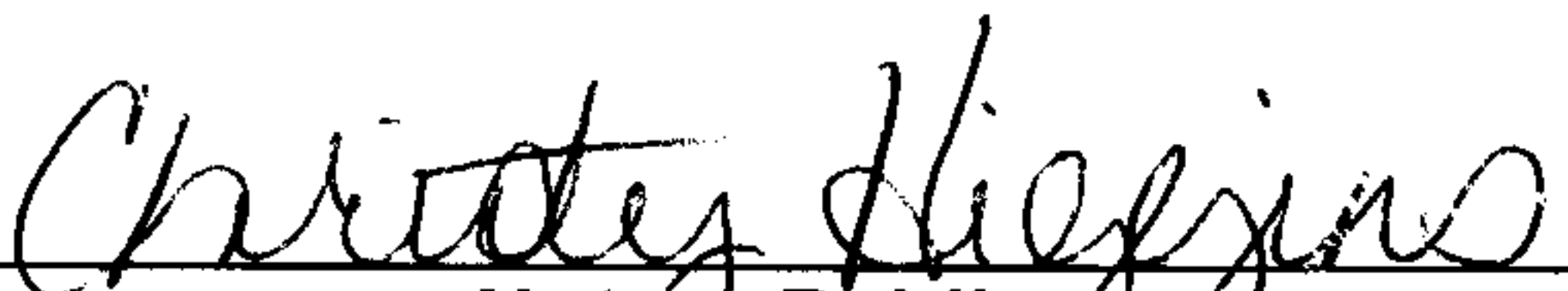
My Commission Expires: July 2, 2008


20080214000060330 2/2 \$164.00
Shelby Cnty Judge of Probate, AL
02/14/2008 09:04:37AM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **TERRIE CHILDRESS**, 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 **11th** day of **FEBRUARY, 2008**


Notary Public
Commission Expires: July 2, 2008

My Commission Expires: _____

prepared by: Central State Bank
ret: P.O. Box 180
Calera, AL 35040