

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the 29th day of **FEBRUARY, 2008** **Bruce Vance and spouse Sandra Vance**, (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 **01/02/2004** as recorded in **INSTRUMENT# 20040109000017710** on **01/09/2004**, 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 **Forty Thousand Five Hundred Dollars And 00/100 (\$40,500.00)** to **Fifty Five Thousand One Hundred Nine Dollars And 33/100 (\$55,109.33)**. 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 29TH day of **FEBRUARY, 2008**.

Bruce Vance

Bruce Vance

Sandra Vance

Sandra Vance

(MORTGAGORS)

CENTRAL STATE BANK

By Terrie Childress

Terrie Childress Assistant Vice President

(MORTGAGEE)



20080305000090390 1/2 \$36.05
Shelby Cnty Judge of Probate, AL
03/05/2008 01:28:59PM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Bruce Vance and Spouse Sandra Vance** 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 29TH day of **FEBRUARY, 2008**

Christy Higgins
Notary Public

My Commission Expires July 2, 2008

My Commission Expires: _____



20080305000090390 2/2 \$36.05
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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 29th day of **FEBRUARY, 2008**

Christy Higgins
Notary Public

My Commission Expires July 2, 2008

My Commission Expires: _____

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