MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on July 13, 2010 by and between Frances King, a single woman (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into an original Mortgage Agreement with Mortgagee on November 4, 1998. Said original Mortgage Agreement was recorded on November 20, 1998 under Instrument # 1998-46398 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 October 18, 2002. Said Mortgage Modification Agreement was recorded on October 25, 2002 under Instrument #20021025000527010 & Re-Recorded Instrument #20030110000020170 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 Six Thousand Seven Hundred Fifty Eight Thousand 37/100 Dollars (\$6,758.37) to Sixteen Thousand Thirty One and 67/100 Dollars (\$16,031.67). 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>13th</u> day of <u>July</u>, 2010.

By.

Frances King

(MORTGAGOR)

Alances Kin

CENTRAL STATE BANK

Shane D Schroeder, Sr. Vice President

(MORTGAGEE)

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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 **Frances King**, whose name is 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 13th day of July, 2010.

Notary Public

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 **Shane D Schroeder**, whose name as Senior 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 13th day of July 2010.

Notary Public

My Commission Expires Aug 13, 2011

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CLARISSA HICKMON

Commission Expires

Nov. 30, 2012

Notary for Frances Kinch

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Shelby Cnty Judge of Probate, AL 07/27/2010 10:41:10 AM FILED/CERT