

88148

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **July 21, 2010** by and between **Billie Rowe and spouse David Rowe** (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor, as **Billie Rowe and spouse David Rowe**, entered into an original Mortgage Agreement with Mortgagee on **October 24, 2007** which original Mortgage Agreement was recorded in the Office of the Judge of Probate of **Shelby County, Alabama** on **October 29, 2007** in **Instrument #20071029000498390**.

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, THEREFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from **Eighteen Thousand and 00/100 dollars (\$18,000.00) to Thirty One Thousand Nine and 92/100 dollars (\$31,009.92)**. 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.

Ray BJR DAR
***Billie Rowe and Billie J ~~Rowe~~** are one and the same persons.*

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals on this the **21st** day of **July**, 20**10**.

Billie J. Rowe
Billie Rowe

Billie Rowe
David O. Rowe


David Rowe

(MORTGAGOR)

[Signature]

CENTRAL STATE BANK
By
John E Cocoris
Vice President

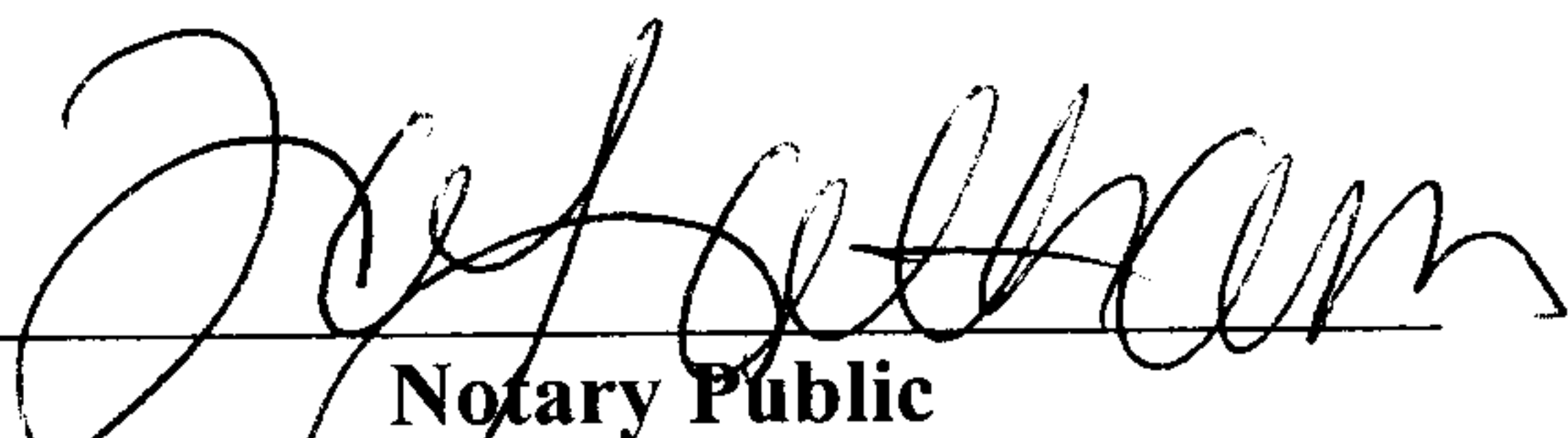
(MORTGAGEE)


20100727000239210 1/2 \$34.65
Shelby Cnty Judge of Probate, AL
07/27/2010 10:41:11 AM FILED/CERT

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Billie Rowe and spouse David Rowe**, whose names are signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of July, 2010.



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 **John E Cocoris** whose name as **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 21st day July, 2010.



Notary Public
My Commission Expires Aug 13, 2011
My Commission Expires: _____


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