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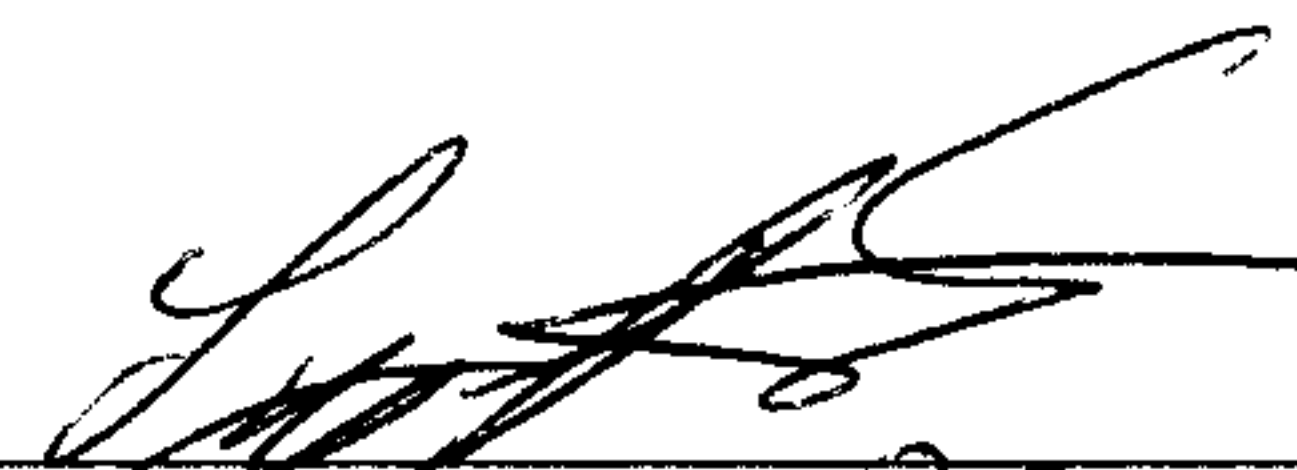
MORTGAGE MODIFICATION AGREEMENT


THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on this the **26TH** day of **July 2010** by and between **Larry D and spouse Tammy Smith** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagors have entered into an original mortgage and security agreement (referred to herein as "Mortgage Agreement") with Mortgagee on **October 11, 2005** as recorded **IN INSTRUMENT#20051017000540510** on **October 17, 2005** in the Office of the Judge of Probate of **SHELBY CO**, 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 **Twenty Three Thousand Seven Hundred Sixty Five and 50/100 DOLLARS (\$23,765.50) To Eighty One Thousand Eight Hundred Ninety Five 35/100 DOLLARS (\$81,895.35)** verified 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 **26TH** day of **July 2010**.

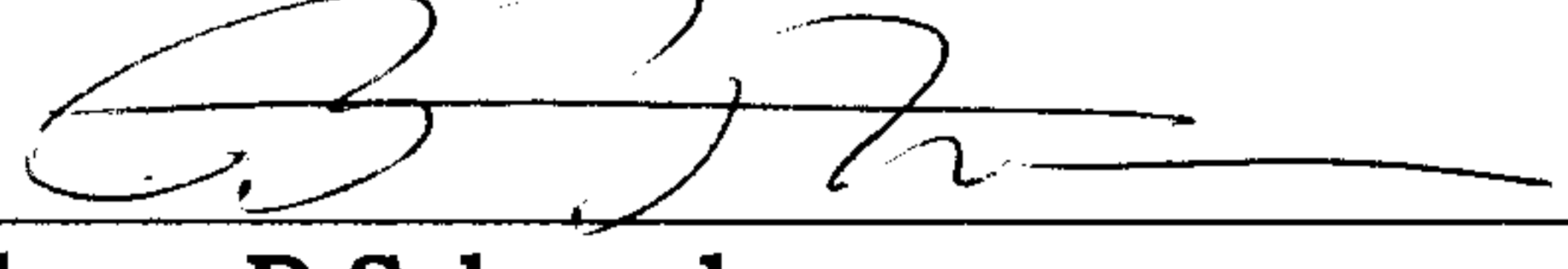


Larry D Smith



Tammy Smith

(MORTGAGORS)

CENTRAL STATE BANK

By 

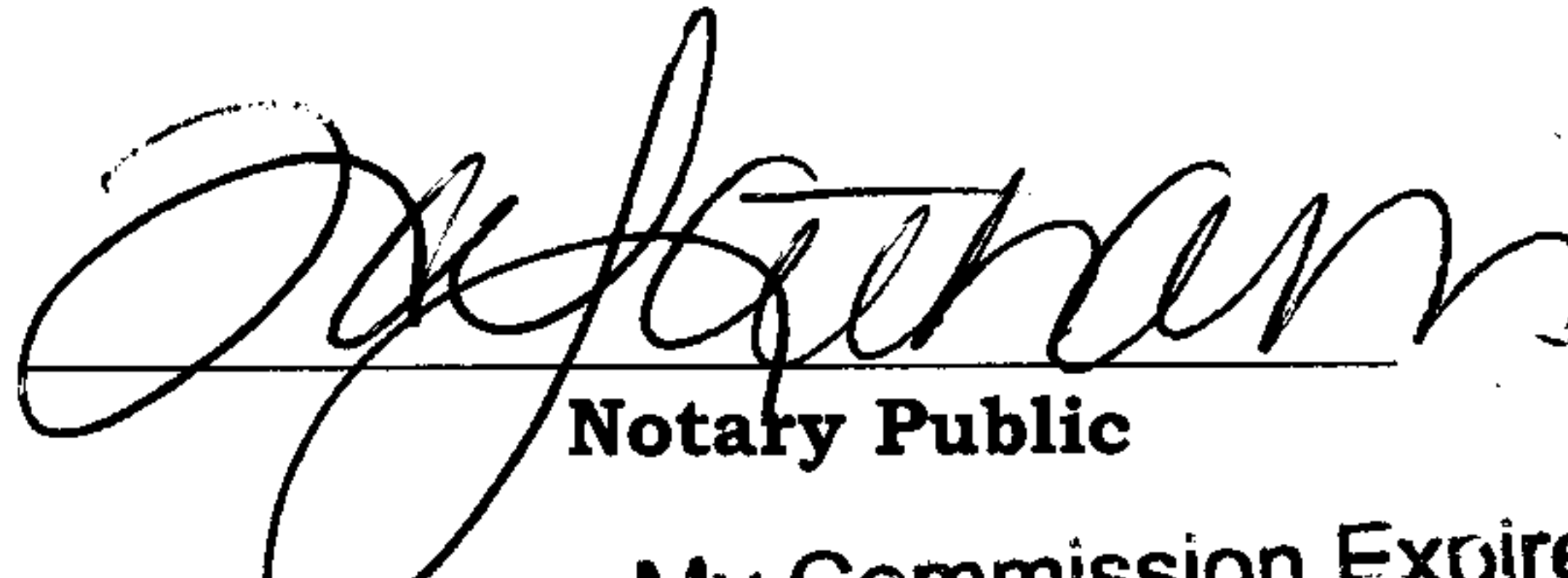
Shane D Schroeder
Sr. Vice President
(MORTGAGEE)


20100804000248950 1/2 \$102.30
Shelby Cnty Judge of Probate, AL
08/04/2010 12:44:31 PM FILED/CERT

**STATE OF ALABAMA
SHELBY COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **LARRY D AND TAMMY SMITH** 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **26th** day of **July 2010**.

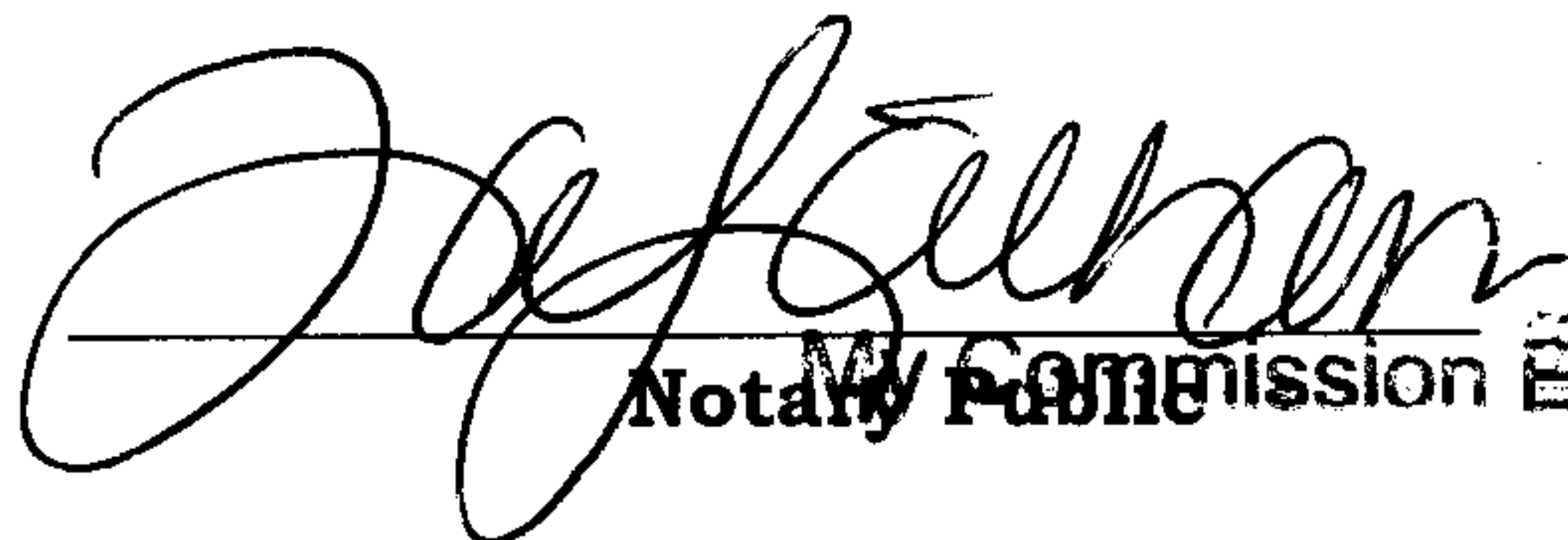

Notary Public

My Commission Expires: **Aug 13, 2011**

**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** 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this **26TH** day of **JULY 2010**.


Notary Public

My Commission Expires Aug 13, 2011

My Commission Expires: _____



20100804000248950 2/2 \$102.30
Shelby Cnty Judge of Probate, AL
08/04/2010 12:44:31 PM FILED/CERT

Prepared:
Ret:

CENTRAL STATE BANK
P.O. BOX 180
CALERA, ALABAMA 35040 ²