MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on July 14, 2011 by and between MICHAEL T ATCHISON AND SPOUSE NENA G ATCHISON, (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into original Mortgage Agreement with Mortgagee on OCTOBER 21, 2004. Said original Mortgage Agreement was recorded on DECEMBER 03, 2004 in Instrument No. 20041203000664170 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 JANUARY 15, 2008. Said Mortgage Modification Agreement was recorded on JANUARY 17, 2008 under Instrument No. 20080117000023080 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 September 28, 2009. Said Mortgage Modification Agreement was recorded on October 05, 2009 under Instrument No. 20091005000376200 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 Eighty Eight Thousand Three Hundred Eight Dollars and 00/100 (\$88,308.00) to One Hundred Eighteen Thousand Dollars and 00/100 (\$118,000.00). 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 14th of July 2011.

Michael T Atchison

Nena G Atchison

(MORTGAGOR)

CENTRAL STATE BANK

By ______ Mitt Schroeder

Sr. Vice President



Shelby Cnty Judge of Probate, AL 07/20/2011 02:34:42 PM FILED/CERT

(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 **Michael T Atchison and Nena G Atchison**, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of July 2011.

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 Mitt Schroeder whose name as <u>Sr Vice President</u> 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 14th day of July 2011.

Notary Public

My Commission Expires Aug 13, 2011

My Commission Expires: _____