Mortgage Increase \$25,000.00

## MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on February 03, 2012 by and between Clark Edwards a married man, Larry Edwards and spouse Sally L Edwards, (hereinafter referred to as the "Mortgagors") and CENTRAL STATE BANK, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor entered into original Mortgage Agreement with Mortgagee on December 05, 2007. Said original Mortgage Agreement was recorded on December 10, 2007 in Instrument No. 20071210000557130 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 Three Hundred Ninety Thousand Dollars and 00/100 (\$390,000.00) to Four Hundred Fifteen Thousand and 00/100 (\$415,000.00). 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 3rd day of February 2012.

Clark Edwards

Larry Edwards

Sally L Edwards

(MORTGAGOR)

**CENTRAL STATE BANK** 

Mitt Schroeder

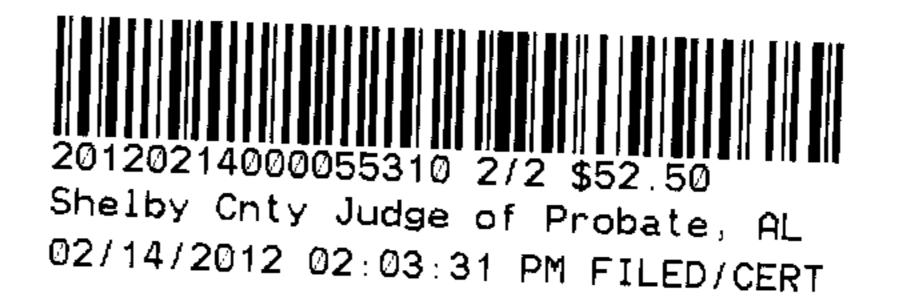
Sr. Vice President

(MORTGAGEE)

20120214000055310 1/2 \$52.50

Shelby Cnty Judge of Probate, AL 02/14/2012 02:03:31 PM FILED/CERT

CENTRAL STATE BANK CALERA, ALABAMA 35040



STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Clark Edwards, 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 3rd day of Feb 2012.

Notary Public My Commission Expires:

My Commission Expires Aug 13, 2015

Florida STATE OF ALABAMA SHELBY COUNTY Wa Iton

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Larry Edwards, 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 3rd day of Feb 2012.

**Notary Public** 

My Commission Expires: 5 22 2013

Florida STATE OF ALABAMA **SHELBY** COUNTY Walton

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared Sally L Edwards, 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 3rd day of Feb 2012.

Dina Swade

DINA S. WADE MY COMMISSION # DD 891321 **EXPIRES: May 22, 2013 Bonded Thru Notary Public Underwriters** 

**EXPIRES:** May 22, 2013

Bonded Thru Notary Public Underwriters

**Notary Public** 

My Commission Expires: 5.22 2013

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 Sr 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 3rd day of Feb 2012.

Notary Public My Commission Expires Aug 13, 2015 My Commission Expires: