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#11248

## MORTGAGE MODIFICATION AGREEMENT


THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **May 13, 2011** by and between **W. A. MCNEELY, III AND SPOUSE, PEGGY M. MCNEELY** (hereinafter referred to as the "Mortgagors") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

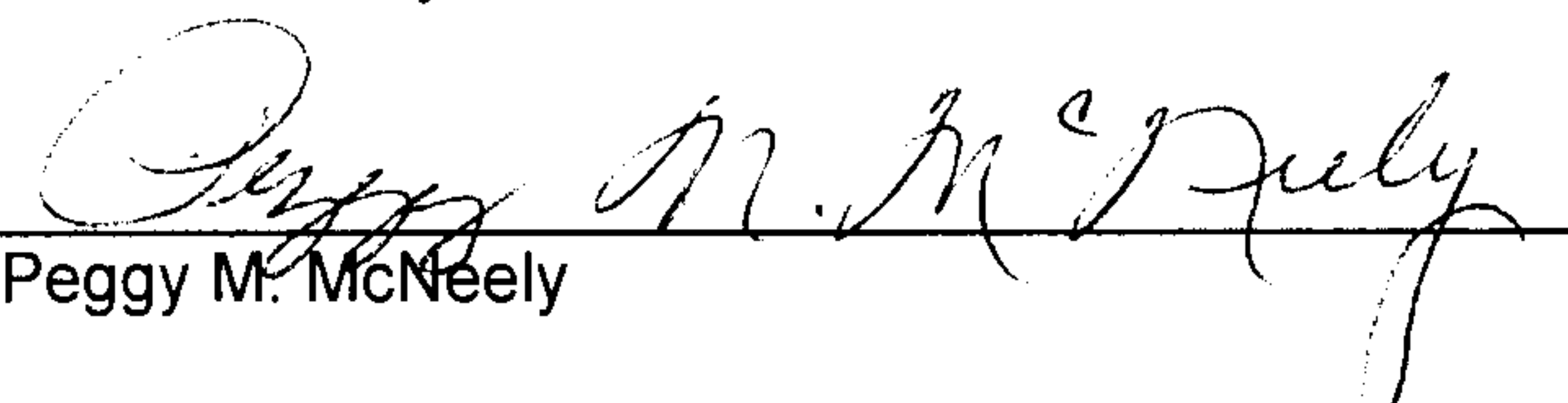
**WHEREAS**, Mortgagor entered into an original Mortgage Agreement with Mortgagee on **MAY 13, 2011**. Said original Mortgage Agreement was recorded on **May 20, 2011** under **Instrument #20110520000150920** in the Office of the Judge of Probate of **Shelby County, Alabama**;

**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, THEREFORE**, these things considered, Mortgagee hereby allows Mortgagor to revise the original Mortgage Agreement, **from a Business Line of Credit to a personal Home Equity Line of Credit**. 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 5th day of July, 2012.

  
W. A. McNeely, III


  
Peggy M. McNeely

(MORTGAGOR)

**CENTRAL STATE BANK**

By   
**Susie Waits, Asst. Vice President**

(MORTGAGEE)

  
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Shelby Cnty Judge of Probate, AL  
07/12/2012 01:11:25 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 **W. A. McNeely, III and spouse, Peggy M. McNeely** 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 5<sup>th</sup> day of July, 2012.

*Diane Rachel*

Notary Public  
My Commission Expires: 8-17-14

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Susie Waits**, whose name as **Assistant 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 5<sup>th</sup> day of July, 2012.

*Diane Rachel*

Notary Public

My Commission Expires: 8-17-14



20120712000248690 2/2 \$15.00  
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prepared by: Central State Bank  
Ret: P.O. Box 180  
Calera, AL 35040