

#11399
(Increase \$39,540.93)

\$74.31

MORTGAGE MODIFICATION AGREEMENT

20120802000281990 1/2 \$74.40
Shelby Cnty Judge of Probate, AL
08/02/2012 10:58:57 AM FILED/CERT

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **JULY 26, 2012** by and between **MICHAEL WAYNE O'STEAN AND SPOUSE, GINGER K. O'STEAN** (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 July 23, 2010. Said original Mortgage Agreement was recorded on **August 4, 2010** under **Instrument #20100804000248960** in the Office of the Judge of Probate of **Shelby County, Alabama**;

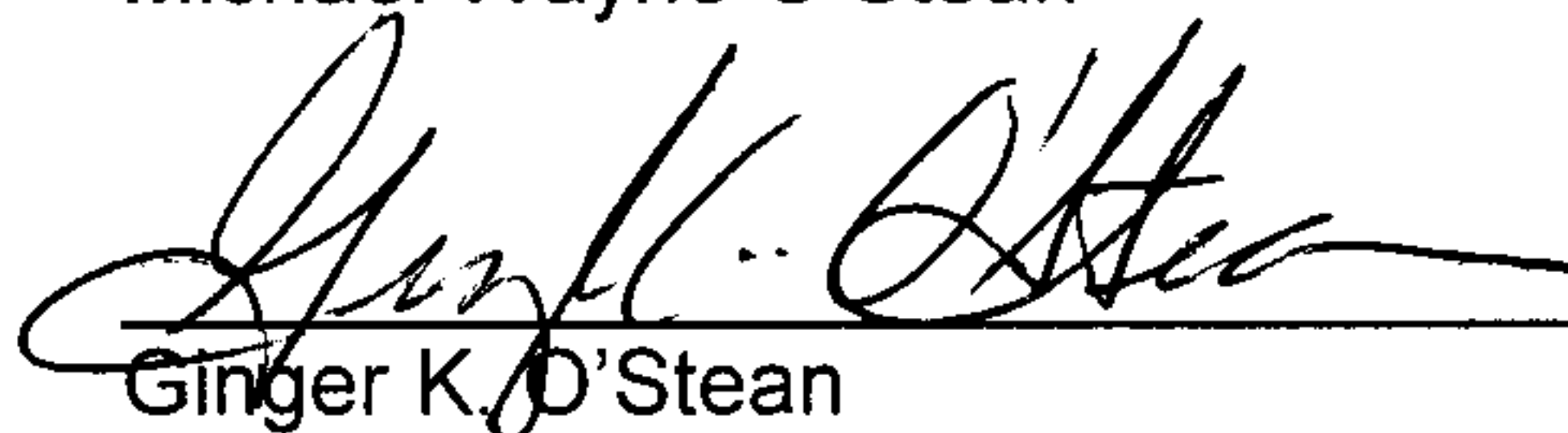
WHEREAS, all parties desire to further modify and amend the terms of the original Mortgage Agreement, as modified and amended, and notes executed simultaneously therewith.

NOW, THEREFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from **Eighty Five Thousand Eight Hundred Nineteen and 07/100 (\$85,819.07)** to **One Hundred Twenty Five Thousand Three Hundred Sixty and 00/100 Dollars (\$125,360.00)**. 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 26th day of July, 2012.



Michael Wayne O'Stean



Ginger K. O'Stean

(MORTGAGOR)

CENTRAL STATE BANK

By 


Mitt Schroeder, Sr. Vice President

(MORTGAGEE)

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Michael Wayne O'Stean and wife, Ginger K. O'Stean** 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 26th day of July, 2012.


Notary Public

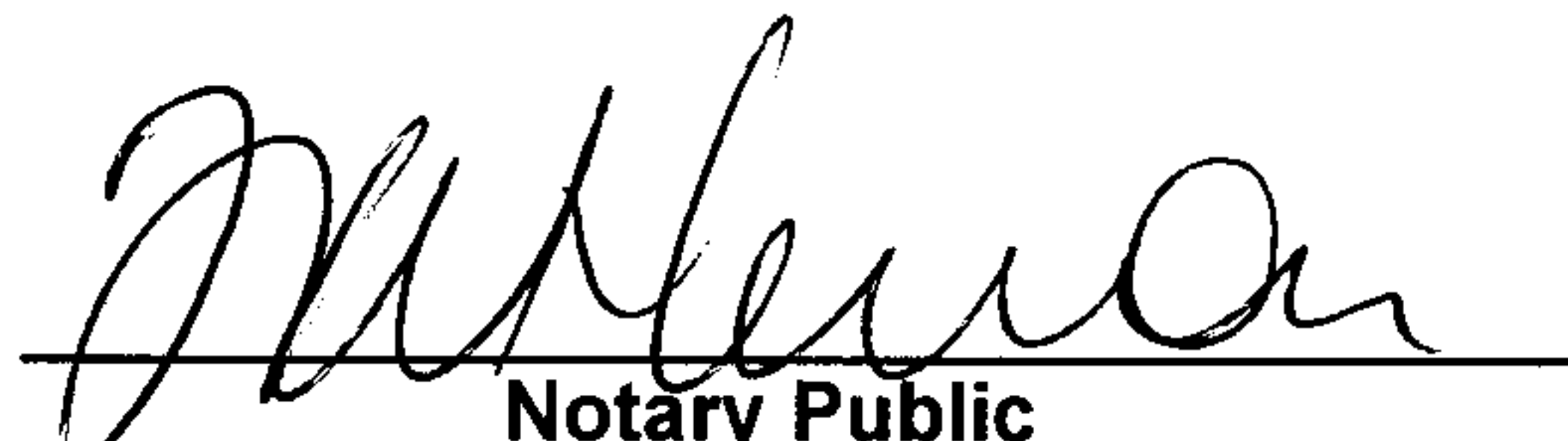
My Commission Expires: _____

My Commission Expires April 4, 2016

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 Senior 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 26th day of July, 2012.


Notary Public

My Commission Expires: _____

My Commission Expires April 4, 2016

Prepared by: Central State Bank
Ret: P.O. Box 180
Calera, AL 35040


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