

(Increase \$40,615.00)

\$ 75.92 #12322

MORTGAGE MODIFICATION AGREEMENT

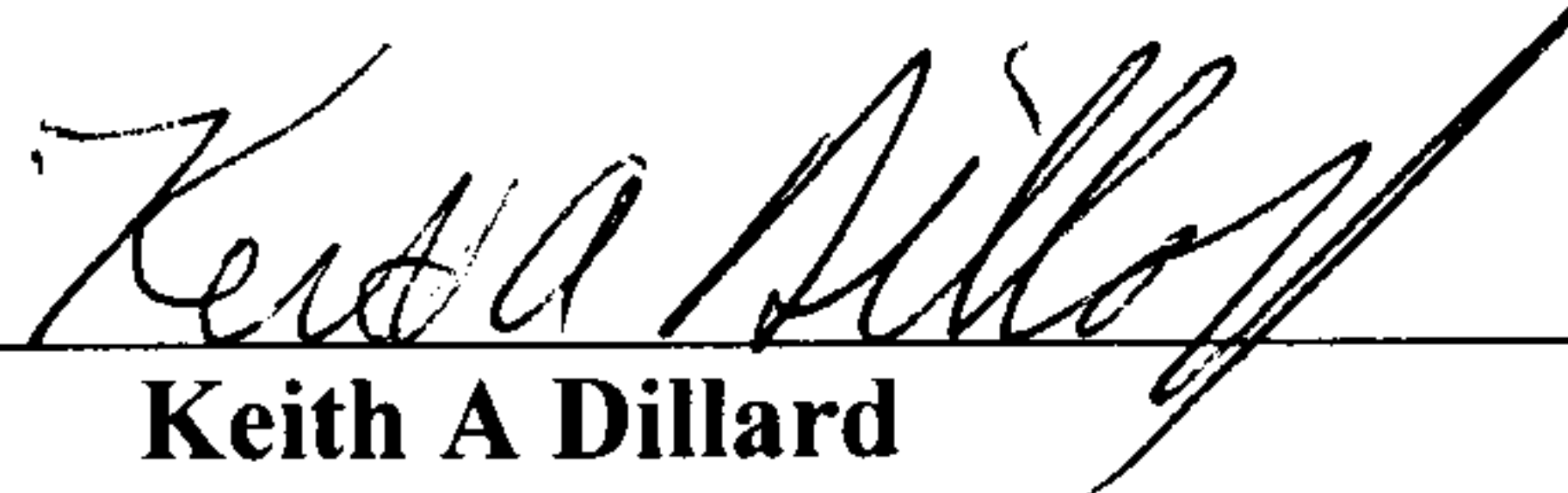
THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on **January 25, 2013** by and between **Keith A Dillard, a married man** (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

WHEREAS, Mortgagor, **Keith A Dillard** entered into an original Mortgage Agreement with Mortgagee on **July 19, 2012** which original Mortgage Agreement was recorded in the Office of the Judge of Probate of **Shelby County, Alabama** on **July 26, 2012 in Instrument #20120726000269720**.

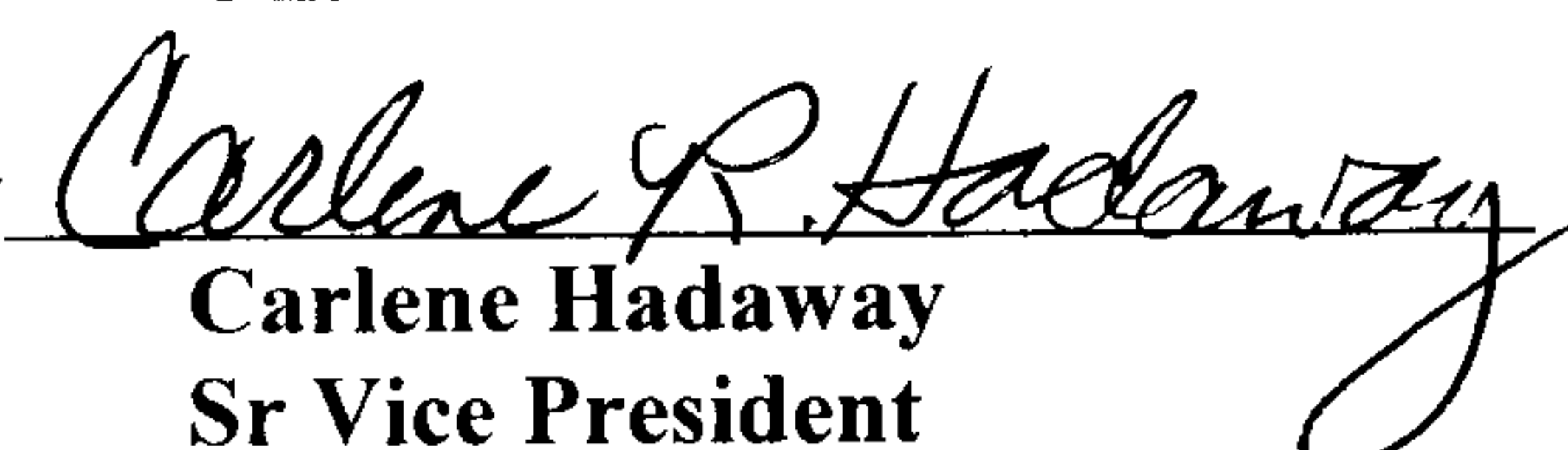
WHEREAS, all parties desire to further modify and amend the terms of the original Mortgage Agreement, as modified and amended, and notes executed simultaneously therewith.

NOW, THEREFORE, these things considered, Mortgagee hereby allows Mortgagor to increase the original Mortgage Agreement, as modified and amended, from **Fifty thousand dollars and 00/100 dollars (\$50,000.00) to Ninety Thousand Six Hundred Fifteen and 00/100 dollars (\$90,615.00)**. 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 **25TH** day of **January 2013**.


Keith A Dillard

(MORTGAGOR)

CENTRAL STATE BANK
By 
Carlene Hadaway
Sr Vice President

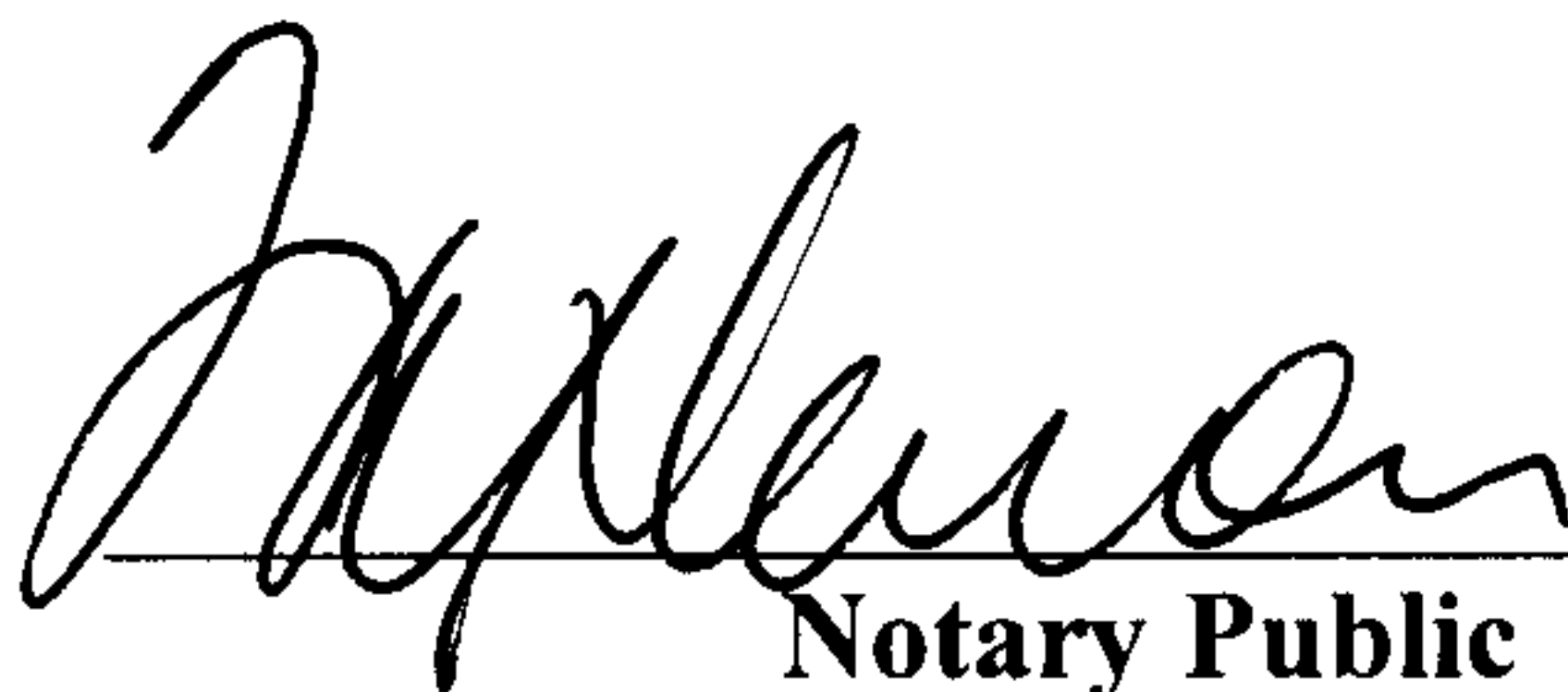
(MORTGAGEE)


20130208000056920 1/2 \$76.05
Shelby Cnty Judge of Probate, AL
02/08/2013 11:48:33 AM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Keith A Dillard**, whose names are signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day of January, 2013.


Notary Public

My Commission Expires: _____

My Commission Expires April 4, 2016

STATE OF ALABAMA
SHELBY COUNTY

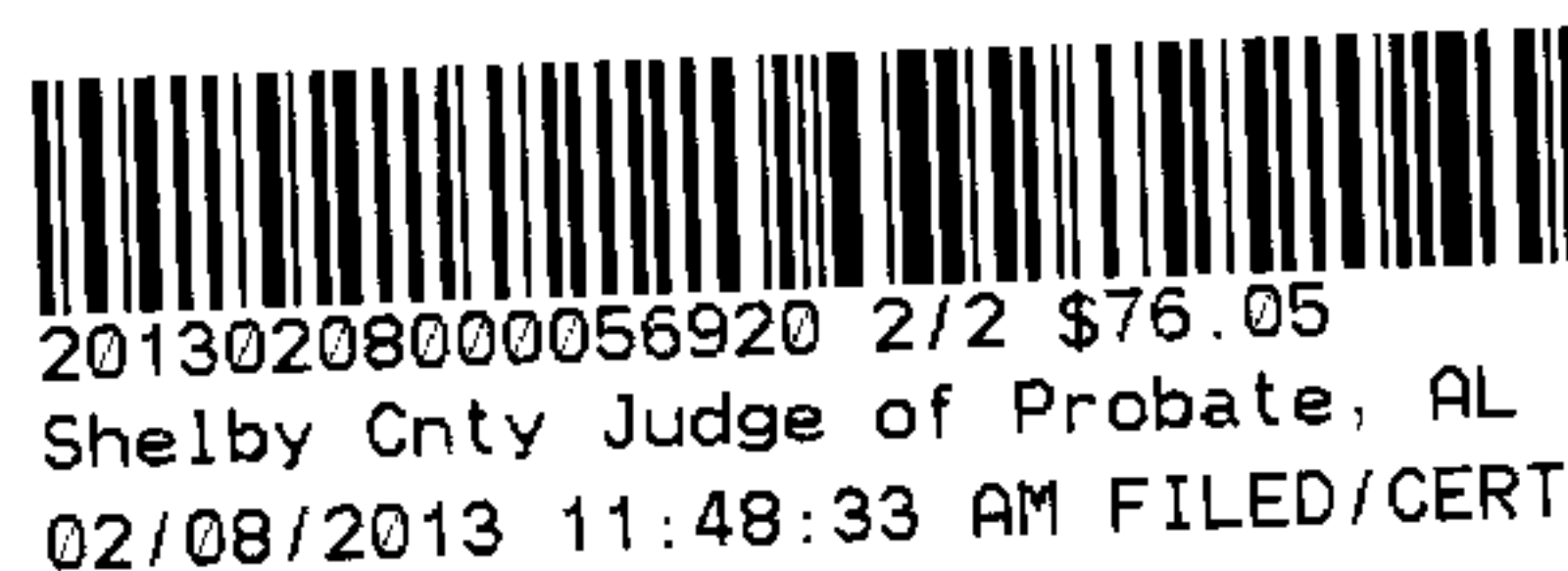
I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **Carlene Hadaway** whose name as **Sr Vice President** of **Central State Bank**, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 25th day January 2012


Notary Public

My Commission Expires: _____

My Commission Expires April 4, 2016



Prepared by:

Central State Bank
P.O. Box 180
Calera, AL 35040

Ret: