

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Larry L. Lyda, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 04/28/94, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in 1994, beginning at Page 15620, in the Office of Judge of Probate, Shelby County, Alabama ("Mortgage"); and

Inst # 1996-08890

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.
NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Increase the amount of the mortgage from \$12,000.00 to \$16,000.00.

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 4th day of March, 1996.

UNION STATE BANK
BY: Charles Waldrop

Its Vice President

Charles Waldrop
Inst # 1996-08890

Larry L. Lyda
Larry L. Lyda

03/19/1996-08890
01:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 WCD 14.30

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Larry L. Lyda, whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, he, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 4th day of March, 1996.

My commission expires: April 7, 1999

MY COMMISSION EXPIRES APRIL 7, 1999

Lana M. Gray
Notary Public

STATE OF ALABAMA
COUNTY OF

I, , a Notary Public in and for said County, in said State hereby certify that of is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of such conveyance, as such and with full authority, executed the same voluntarily for and as the act of said . Given under my hand and official seal this day of , 19 .

My commission expires:

Notary Public