

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Charles N. Gault and wife, Elizabeth B Gault ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated February 1, 19 91 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Book Volume 329, beginning at Page 356, in the Office of Judge of Probate, Shelby County, Alabama ("Mortgage"); and

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 Mortgage from \$50,000.00 to \$100,000.00

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 10th day of September, 19 97.

UNION STATE BANK

BY: Charles Waldrop
Its Charles Waldrop
Vice President

Charles N. Gault
Charles N. Gault
Elizabeth B. Gault
Elizabeth B. Gault

Inst # 1997-31671

STATE OF ALABAMA
COUNTY OF

09/30/1997-31671
01:39 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 83.50

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Charles N. Gault and wife, Elizabeth B. Gault, whose name(s) are 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, they, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 10th day of September, 19 97.

My commission expires:

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Charles Waldrop of Union State Bank a Officer, 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, he as such Officer and with full authority, executed the same voluntarily for and as the act of said Bank. Given under my hand and official seal this 10th day of September, 19 97.

My commission expires:

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

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