

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Edward H. Lindley, Jr., a single man, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated June 9, 1994 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Alabama, such Mortgage being recorded in Book 1994, beginning at Page 18981, 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 amount from \$55,030.00 to \$160,000.00.

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 13th day of October, 1997.

[Signature]
Edward H. Lindley, Jr.

UNION STATE BANK
BY *[Signature]* V. Alexander
Its President
Inst # 1997-35074

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STATE OF ALABAMA
COUNTY OF

10/28/1997-35074
10:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned, _____, a Notary Public in and for said County, in said State hereby certify that Edward H. Lindley, Jr., 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 13th day of October, 1997.

My commission expires: _____
[Signature]
Notary Public

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 Rex V. Alexander of Union State Bank a President, 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 President and with full authority, executed the same voluntarily for and as the act of said Union State Bank. Given under my hand and official seal this 13th day of October, 1997.

My commission expires: _____
[Signature]
Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001