

STATE OF ALABAMA  
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and William H. McKenzie Jr. & wife, Cynthia Z. ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 9-15-99, 1999 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Alabama, such Mortgage being recorded in Inst #1999, beginning at Page 07110 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:

The mortgage is hereby increased from \$110,000.00 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 15th day of September, 1999.

UNION STATE BANK  
BY: [Signature]  
Its John Robinson

[Signature]  
William H. McKenzie Jr.  
Cynthia Z. McKenzie Inst # 2000-12651

STATE OF ALABAMA  
COUNTY OF Jefferson

04/17/2000-12651  
12:27 PM CERTIFIED  
NOTARY PUBLIC

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that William H. McKenzie & Wife, Cynthia Z. McKenzie, whose name(s) are are 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 15th day of September, 1999.

My commission expires: [Signature]  
MY COMMISSION EXPIRES JULY 30, 2001

Linda W. Powell  
Notary Public

STATE OF ALABAMA  
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that John Robinson of Union State Bank a Corporation, 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 15th day of September, 1999.

My commission expires: [Signature]  
MY COMMISSION EXPIRES JULY 30, 2001

Linda W. Powell  
Notary Public