

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Peggy A. Reynolds ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated May 8, 2001 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Mortgage Book 2000, beginning at Page 20164, 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:

This Mortgage is hereby increased from \$15,000.00 to \$16,300.00.

Also, change mortgage from: Peggy A. Reynolds, a single woman & Rick W. Rounsavall, a single man, to: Peggy A. Reynolds, a single woman.

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 25th day of May, 2001.

UNION STATE BANK
BY: Charles Waldrop

Its: Vice President
Charles Waldrop

Peggy A. Reynolds
Peggy A. Reynolds

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that _____, whose name(s) was 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, she, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 25th day of May, 2001.

My commission expires: _____

Louis A. Dockins
Notary Public

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Charles Waldrop, Vice President 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 25th day of May, 2001.

My commission expires: _____

Louis A. Dockins
Notary Public

07/11/2001-28901

01:04 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MB 12.95

Inst # 2001-28901