

\$63.50

This document prepared by:  
Union State Bank  
Pell City, AL 35125

STATE OF ALABAMA  
JEFFERSON COUNTY  
SHELBY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Gayle Holmes, an unmarried woman "Borrower". WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated January 9, 2002 ("Note"), and secured by a Mortgage on Real Property situated in Shelby, County, Wilsonville, Alabama, such Mortgage being recorded in Mortgage Instrument No. 1998-35463 in the Office of the Judge of Probate, Shelby County, Columbiana, Alabama ("Mortgage"); and WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.

Inst # 2002-03979

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Mortgage dated September 2, 1998 to be increased from \$70,000.00 to \$105,000.00 in the name of Gayle Holmes, an unmarried 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 9th day of January, 2002.

UNION STATE BANK

BY: John Robinson  
John Robinson

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Gayle Holmes Whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of this conveyance, executed the same voluntarily on the day the same bears date.  
Given under my hand and official seal this 9th day of January, 2002.

Gayle Holmes  
Gayle Holmes

01/23/2002-03979  
12:12 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
63.50  
001 MEL

My commission expires: MY COMMISSION EXPIRES JULY 30, 2005

Notary Public Linda W. Powell

STATE OF ALABAMA  
ST. CLAIR COUNTY

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 this conveyance, he as such Officer, and with full authority, executed the same voluntarily for and as the act of said corporation.  
Given under my hand and official seal this 9th day of January, 2002.

My commission expires: MY COMMISSION EXPIRES JULY 30, 2005

Notary Public Linda W. Powell