

UNITED BANK  
P. O. BOX 340  
BARNESVILLE, GA 30204  
404-358-0417

### MORTGAGE MODIFICATION AGREEMENT

This Modification Agreement is made and entered into this 6th day of January 1994 between Wayne H. Lowery, Sr. and Mary G. Lowery, Grantors, and the United Bank, Grantee.

WHEREAS, Grantor is indebted to Grantee, which indebtedness is evidenced by borrower's note and Mortgage of even date, which Mortgage is recorded in Deed Book 318, Pages 668-671, in the Office of the Judge of Probate Court, Shelby County, Alabama, together with any extensions or modifications executed prior hereto, and

WHEREAS, Borrowers have executed an Agreement of Modification of even date herewith, which Modification Agreement changes some of the terms of the note and Mortgage securing said note;

NOW, THEREFORE, for value received, the terms of said Mortgage are modified as follows:

Grantors for and in consideration of the sum of ONE DOLLAR and other valuable consideration in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged Grantor and Grantees agree as follows:

To an additional advance of \$8,000.00 to be governed by the conditions as stipulated in the above mortgage executed by the Grantors on the 1st day of November 1990.

Grantors covenant that all terms and conditions of the original mortgage as extended or modified herein, shall remain in full force and effect.

WITNESS the hands and seals of the undersigned parties this 6th day of January 1994.

Wayne H. Lowery, Sr.  
Mary G. Lowery

Signed, sealed and delivered in the presence of:

Denise Woodly  
Tracy K. McCord

Inst # 1994-03258

Notary Public, Spalding County, Georgia  
My Commission Expires September 20, 1994

01/31/1994-03258  
03:12 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 11.00

Inst # 1994-03258

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### MORTGAGE MODIFICATION

Comes, now Buddy Stallings, Vice President United Bank who being duly sworn states on oath, as follows: That Wayne H. Lowery and Mary G. Lowery are indebted to UNITED BANK in the sum of Eighteen thousand seven hundred twenty-one dollars and forty-four cents (\$18,721.44), pursuant to a Mortgage and note dated November 1, 1990 and recorded in Deed Book 318, Pages 668-671, in the Office of the Judge of Probate Court, Shelby County, Alabama.

AND, that on the 6th day of January 1994, an increase of \$8,000 was made to Wayne H. Lowery and Mary G. Lowery secured by the aforementioned mortgage.

The indebtedness previously referred to in the aforementioned mortgage was subject to intangible tax pursuant to OCG 48-6-61 on the original amount and additional intangible taxes in the amount of \$24.00 are collected on the additional advance.

This 6th day of January 1994.

Buddy Stallings  
Buddy Stallings  
Vice President

Sworn to and subscribed to before  
me this 6th day of January 1994.

Fay K. McCard  
Notary Public, Lamar County  
My Commission Expires:

Notary Public, Spalding County, Georgia  
My Commission Expires September 20, 1994

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