

STATE OF ALABAMA
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Theodore J. Pratt & wife, Barri N. Pratt ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 12-17-93, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Inst #1993, beginning at Page 40993, 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 amount is hereby increased from \$100,000.00 to \$116,200.00.

All other terms and conditions remain the same.

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 11th day of April, 19 94.

UNION STATE BANK

BY: Deleida Johnson

Its Branch Manager

Inst # 1994-12117

Theodore J. Pratt

Barri N. Pratt

04/13/1994-12117
09:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 32.80

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Theodore J. Pratt and wife, Barri N. Pratt, whose name(s) are signed to the foregoing conveyance, and who 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 11th day of April, 19 94.

My commission expires: MY COMMISSION EXPIRES JULY 30, 1997

Linda W. Borrell
Notary Public

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Deleida Johnson of Union State Bank, 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, she 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 11th day of April, 19 94.

My commission expires: MY COMMISSION EXPIRES JULY 30, 1997

Linda W. Borrell
Notary Public