

STATE OF ALABAMA  
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Mike Cherry and wife Nancy Hausman, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated February 23, 1995 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Instrument #1995, beginning at Page 05237, in the Office of 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.  
NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Increase amount from \$150,000.00 to \$174,000.00

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 12th day of September, 1995.

UNION STATE BANK  
BY: [Signature]  
Its Vice President

[Signature]  
Mike Cherry

[Signature]  
Nancy Hausman

Inst # 1995-25896

STATE OF ALABAMA  
COUNTY OF

09/18/1995-25896  
10:06 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
44.50

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Mike Cherry and Nancy Hausman, 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 12th day of September, 1995.

My commission expires:                     

[Signature]  
Notary Public

STATE OF ALABAMA  
COUNTY OF

MY COMMISSION EXPIRES APRIL 7, 1999

I,                     , a Notary Public in and for said County, in said State hereby certify that                      of                      a                     , 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,                      as such                      and with full authority, executed the same voluntarily for and as the act of said                     . Given under my hand and official seal this                      day of                     , 19                    .

My commission expires:                     

                      
Notary Public