

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Edgar M. Stover and wife, Timi Stover, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 9/29/94, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Birmingham, AL, such Mortgage being recorded in Off. of JOP Book 1994 Page 29949 beginning at Page 1995, Page 12484 In the Office of Judge of Probate, Shelby County, Birmingham, AL ("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 mortgage amount from \$350,00.00 to \$400,000.00

Except as modified herein, all of the terms and conditions the Mortgage shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 31st day of July, 19 95 .

[Signature]
Edgar M. Stover
[Signature]
Timi Stover

UNION STATE BANK
BY: [Signature]
Its Rex Alexander
Executive Vice President

Inst # 1995-22388

08/22/1996-27350
09:51 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
9:50

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Edgar M. Stover and wife, Timi Stover, 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 31st day of July, 19 95 .

My commission expires: [Signature]
Notary Public

MY COMMISSION EXPIRES APRIL 7, 1999

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex Alexander of Union State Bank a 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, he as such Executive Vice President and with full authority, executed the same voluntarily for and as the act of said Union State Bank. Given under my hand and official seal this 31st day of July, 19 95 .

My commission expires: [Signature]
Notary Public

MY COMMISSION EXPIRES 10-6-98