

STATE OF ALABAMA
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and R. Glenn Faulkner & Joan R. Faulkner, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated June 27, 1997 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Map Book 1996, beginning at Page 14745, in the Office of Judge of Probate, Shelby County, Alabama ("Mortgage"); and

Inst # 1997-23987

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:

Mortgage dated 4/24/96 from \$175,000.00 to \$214,000.00 for R. Glenn Faulkner and wife, Joan R. Faulkner

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 27th day of June, 1997.

UNION STATE BANK

BY:

Rex Alexander
Its Rex Alexander - President

Inst # 1997-23987

R. Glenn Faulkner
R. Glenn Faulkner

Joan R. Faulkner
Joan R. Faulkner

STATE OF ALABAMA
COUNTY OF Jefferson

07/31/1997-23987
09:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 67.00

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that R. Glen Faulkner & Joan R. Faulkner, 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 27th day of June, 1997.

My commission expires 02/06/2001

Yvonne D. Hall
Notary Public

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex Alexander of Union State Bank a officer, 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 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 27th day of June, 1997.

My commission expires:

MY COMMISSION EXPIRES
02/06/2001

Yvonne D. Hall
Notary Public