

STATE OF ALABAMA
COUNTY OF Shelby

LOAN MODIFICATION AGREEMENT

This Agreement is by and between Union State Bank ("Bank") and Christopher Dewall Curry and wife, (Borrower).
~~Pamela Nelson Curry~~

WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissary Note dated 7-26-88, 19 ; and WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth herein.

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

Note and mortgage recorded 8-19-88 and re-recorded 9-29-88 is being modified as follows:
The interest rate is being changed from P + 2.0 to Prime for the first year & Prime + 1.00 thereafter.

Except as modified herein, all of the terms and conditions of the Loan, the Note, and of any and all other instruments executed in connection with said Loan shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 23rd day of July, 19 97 .

UNION STATE BANK

BY: Charles Waldrop
Its V.P.

Inst # 1997-25226

Chris Dewall Curry

Pamela Nelson Curry

Pamela Nelson Curry

STATE OF ALABAMA
COUNTY OF ~~SHARLEY~~ Jefferson

08/08/1997-25226
03:37 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
COT. SHA 9.50

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Christopher Dewall Curry & wife Pamela Nelson Curry, 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 23rd day of July, 19 97 .

My commission expires: MY COMMISSION EXPIRES
FEBRUARY 7, 2001

Judy L. Lott
Notary Public

STATE OF ALABAMA
County of ~~Shelby~~ Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Charles Waldrop, whose name as Vice President of Union State Bank, 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, 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 5th day of August, 19 97 .

My commission expires: MY COMMISSION EXPIRES
FEBRUARY 7, 2001

Judy L. Lott
Notary Public