

STATE OF ALABAMA  
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank, ("Bank") and James W. Trammel and wife Elizabeth A. Trammel, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 12/16/, 19 93 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Alabama, such Mortgage being recorded in Book 1993, beginning at Page 41309, 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:

Increase mortgage amount from \$45,000.00 to \$96,898.60.

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 22nd day of October, 19 97.

UNION STATE BANK  
BY: Rex V. Alexander  
Its Rex V. Alexander  
President

James W. Trammel  
Elizabeth A. Trammel \* 1997-37499

STATE OF ALABAMA  
COUNTY OF

11/17/1997-37499  
03:04 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned Judge of Probate, Notary Public in and for said County, in said State hereby certify that James W. Trammel and wife Elizabeth A. Trammel, whose name(s) are James W. Trammel and Elizabeth A. Trammel 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 22nd day of October, 19 97.

My commission expires: Judge of Probate  
Notary Public

STATE OF ALABAMA  
COUNTY OF

MY COMMISSION EXPIRES  
FEBRUARY 7, 2001

I, the undersigned Rex V. Alexander, a Notary Public in and for said County, in said State hereby certify that Rex V. Alexander of Union State Bank a President, 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 executed as such 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 22nd day of October, 19 97.

My commission expires: Judge of Probate  
Notary Public

MY COMMISSION EXPIRES  
FEBRUARY 7, 2001