

STATE OF ALABAMA  
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Ron Davis and wife Sheri Davis, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 2/28/, 1997 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Alabama, such Mortgage being recorded in Book 1997, beginning at Page 08881, 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:

Decrease mortgage amount from \$275,000.00 to \$185,000.00

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 30th day of October, 1997.

UNION STATE BANK  
BY: Rex V. Alexander

Its Rex V. Alexander  
President

Ron Davis  
Ron Davis  
Sheri Davis  
Sheri Davis

Inst # 1997-38132

STATE OF ALABAMA  
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Ron Davis and wife Sheri Davis, whose name(s) are Sheri Davis 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 30th day of October, 1997.

My commission expires: \_\_\_\_\_

Judy L. Lott  
Notary Public

STATE OF ALABAMA  
COUNTY OF

MY COMMISSION EXPIRES  
FEBRUARY 7, 2001

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FEBRUARY 7, 2001

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex V. Alexander, President 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 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 30th day of October, 1997.

My commission expires: \_\_\_\_\_

Notary Public