

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Robert M. Miller and wife Sandra S. Miller ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated May 27, 1997 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Judge of Probate, Book 1997, beginning at Page 20817, 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 \$210,000.000 to \$225,000.00

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 5th day of January, 1998.

UNION STATE BANK
BY: Rex Alexander
Its Rex Alexander
President

Robert M. Miller
Robert M. Miller
Sandra S. Miller
Sandra S. Miller

01/15/1998-01546
12:11 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
31.00
001 944

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Robert M. Miller and wife Sandra S. Miller, 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 5th day of January, 1998.

My commission expires: _____

Judy L. Lott
Notary Public

STATE OF ALABAMA
COUNTY OF

MY COMMISSION EXPIRES
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 5th day of January, 1998.

My commission expires: _____

Judy L. Lott
Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001