

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and John M. Lovoy, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 2-17-97, 1997 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Book Volume 1997, beginning at Page 08225, 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 from \$10,000.00 to \$15,000.00. All other terms and conditions remain the same.

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 9th day of March, 1998.

UNION STATE BANK
BY: [Signature]
Its Vice President

[Signature]
John M. Lovoy

Inst # 1998-09823

STATE OF ALABAMA
COUNTY OF Jefferson

03/20/1998-09823
11:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that John M. Lovoy, whose name(s) John M. Lovoy signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, he, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 9th day of March, 1998.

My commission expires: [Signature]

Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Richard Joiner, Vice President of Union State Bank, a Corporation, 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 9th day of March, 1998.

My commission expires: [Signature]

Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001