| This agreement is by and between Union State Bank ("Bank")   |
|--|
| John M. Lovoy,  WHEREAS, Borrower is indebted to Bank as evidenced by a Note   |
| dated 2-17-97 . 1997 ("Note"), and secured by  |
| dated 2-17-97 , 1997 ("Note"), and secured by a Mortgage on Real Property situated in Shelby   |
| County Alabama , such Mortgage being recorded in   |
| in the Office of Judge of Probability of 18225 ,   |
| Book Volume 1997 , beginning at Page 08225 , in the Office of Judge of Probate , Shelby ("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.  |
|  |
|  |
| Event as modified boroin old of the towns and analysis of  |
| 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 instru-  |
| ment to be executed effective this 9th day of March .  |
| 19 <u>.90</u>  |
| UNION STATE BANK   |
| BY:  |
| Ats Vice President   |
| John M. Low  |
| John M. Lovoy  |
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| Inst + 1998-09823  |
| The second secon |
| STATE OF ALABAMA   |
| STATE OF ALABAMA COUNTY OF Jefferson 03/20/1998-09823  |
| STATE OF ALABAMA COUNTY OF Jefferson 03/20/1998-09823  |
| STATE OF ALABAMA COUNTY OF Jefferson  I, the undersigned said County, in said State hereby centify that  |
| STATE OF ALABAMA  COUNTY OF Jefferson  1, the undersigned  said County, in said State hereby cent by that  John M. Lovov  whose name(s)  |
| STATE OF ALABAMA COUNTY OF Jefferson  O3/20/1998-U9823  I, the undersigned said County, in said State hereby count by that  John M. Lovoy  signed to the foregoing conveyance, and who known to me, acknowldged before me on this day that, being informed of  |
| STATE OF ALABAMA COUNTY OF Jefferson  O3/20/1998-U9923  I, the undersigned said County, in said State hereby count by that  John M. Lovoy  signed to the foregoing conveyance, and who me, acknowldged before me on this day that, being informed of   |
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| STATE OF ALABAMA COUNTY OF Jefferson  11:09 AM CERTIFIED 11:00 AM CERT |
| STATE OF ALABAMA COUNTY OF Jefferson  O3/20/1998-U9823  I, the undersigned  Said County, in said State hereby countify that  John M. Lovoy  Signed to the foregoing conveyance, and who known to me, acknowldged 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  MY COMMISSION EXPIRES  MY COMMISSION EXPIRES  No, Tary Public   |
| STATE OF ALABAMA COUNTY OF Jefferson  11:09 AM CERTIFIED 11:00 AM CERT |
| STATE OF ALABAMA COUNTY OF Jefferson  1, the undersigned Since to the foregoing conveyance and who known to me, acknowldged 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  MY COMMISSION EXP.RES  FERRUARY 7 TO THE STALABAMA COUNTY OF Jefferson   |
| STATE OF ALABAMA  COUNTY OF Jefferson  1, the undersigned Signed to the foregoing conveyance, and who known to me, acknowldged 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  MY COMMISSION EXP.RIC FEBRUARY 7 TOTAL STATE OF ALABAMA  COUNTY OF Jefferson  I, the undersigned  A Notary Public in and  |
| STATE OF ALABAMA  COUNTY OF Jefferson  1. the undersigned  Signed to the foregoing conveyance, and who known to me, acknowldged 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  MY COMMISSIUN LXP.RIS  FERRUARY 7 THE UT ALABAMA  COUNTY OF Jefferson  I, the undersigned  A Notary Public in and for said County, in said State hereby certify that Richard Joiner.   |
| STATE OF ALABAMA  COUNTY OF Jefferson  I, the undersigned  John M. Lovoy  Signed to the foregoing conveyance, and who for known to me, acknowldged 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  MY COMMISSIUN LXP.RICE  FERRUARY 7 TO STATE OF ALABAMA  COUNTY OF Jefferson  I, the undersigned  T, the undersigned  T, the undersigned  T, the undersigned  T, the undersigned  To said County, in said State hereby certify that Richard Joiner, Vice President  To Union State Bank  To Union State Bank  TOUNTY OF Jefferson  To Union State Bank  To Corporation  To Signed to the foregoing conveyance,   |
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