

STATE OF ALABAMA
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Edward M. Sisemore & wife, Deborah R., ("Borrower"). WHEREAS, Borrower is indebted to BANK as evidenced by a Note dated 2-9-96, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby, County Alabama, such Mortgage being recorded in Inst#1996-05996, beginning at page , 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:

Mortgage is increased from \$20,000.00 to \$30,000.00.

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 23rd day of March 1998.

UNION STATE BANK
BY: [Signature]

[Signature]
Edward M. Sisemore
[Signature]
Deborah R. Sisemore

04/13/1998-13044
10:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL

STATE OF ALABAMA
COUNTY OF Jefferson

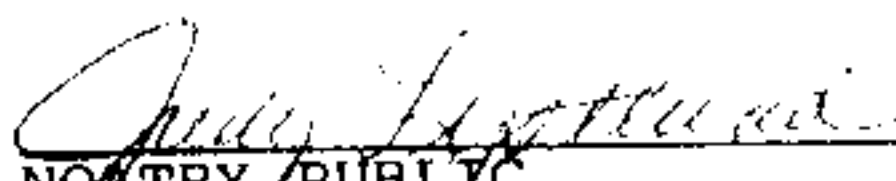
I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Edward M. Sisemore and wife, Deborah R. Sisemore, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 23rd day of March, 1998.

STATE OF ALABAMA
COUNTY OF Jefferson

Notary Public

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 23rd day of
March, 1998.


NOTARY PUBLIC

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

Inst # 1998-13044

04/13/1998-13044
10:04 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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