

STATE OF ALABAMA
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Lori Champion, an unmarried woman, ("BORROWER"). WHEREAS, Borrower is indebted to BANK as evidenced by a Note dated 11-13-, 1998 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in beginning at Page 1998 46256 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:

The mortgage is hereby increased from \$30,000.00 to \$175,000.00.

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 13th day of November, 1998.

UNION STATE BANK
BY: Charles Waldrop

Its Vice President

Inst # 1998-50814

12/21/1998-50814
12:13 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRN 226.00

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Lori Champion, whose name(s) 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 this conveyance, she, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 13th day of November, 1998.

My commission expires: MY COMMISSION EXPIRES SEPTEMBER 1, 2002
Hyman B. Bisher
Notary Public

STATE OF ALABAMA
COUNTY OF Shelby County

I, the Undersigned, a Notary Public in and for said County, in said State hereby certify that Charles Waldrop, Vice President of Union State Bank a Cooperation, 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, are as such Vice president and with full authority, executed the same voluntarily for and as the act of said Bank. Given under my hand and official seal this 13th day of November, 1998.

My commission expires: MY COMMISSION EXPIRES SEPTEMBER 1, 2002
Hyman B. Bisher
Notary Public