

STATE OF ALABAMA  
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Ronnie Morton, a married man, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 6-22, 1998 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Inst. #1998-25426, 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:

Said mortgage is hereby increased from \$400,000.00 to \$600,000.00. All other terms and conditions remain the same.

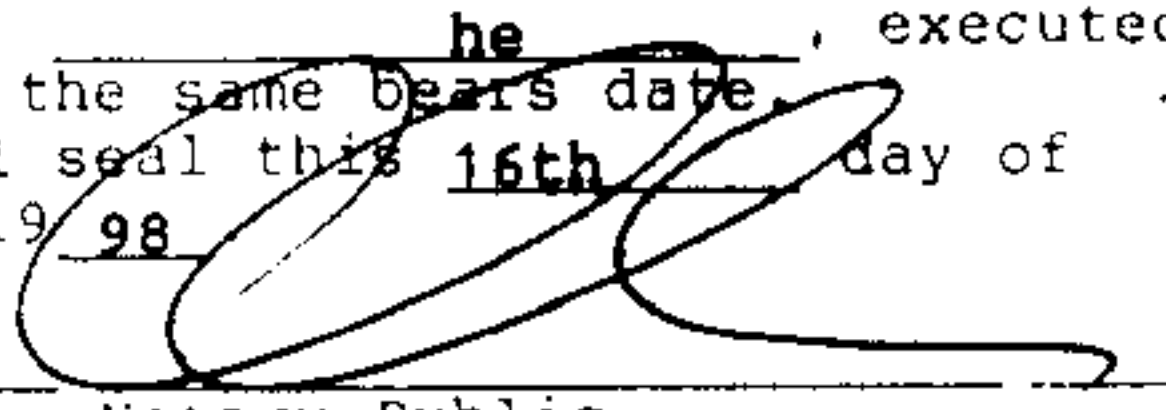
Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.  
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 16th day of December, 1998.

  
\_\_\_\_\_  
Ronnie Morton

UNION STATE BANK  
BY:   
\_\_\_\_\_  
Its Vice President

STATE OF ALABAMA  
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Ronnie Morton, 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, he, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 16th day of December, 1998.

My commission expires: 11/3/01   
\_\_\_\_\_  
Notary Public

STATE OF ALABAMA  
COUNTY OF

I, \_\_\_\_\_, a Notary Public in and for said County, in said State hereby certify that \_\_\_\_\_ of \_\_\_\_\_ 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, \_\_\_\_\_ as such \_\_\_\_\_ and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_. Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

My commission expires: \_\_\_\_\_  
\_\_\_\_\_  
Notary Public  
12/22/1998-51845  
11:09 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 NEL 308.50

Inst. # 1998-51045