

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and JAMES H HILD, JR. AND WIFE, JENNIFER B HILD, ("Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated APRIL 23, 19 98 ("Note"), and secured by a Mortgage on Real Property situated in SHELBY County Alabama, such Mortgage being recorded in SHELBY COUNTY, beginning at page Instrument 1998-14912 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:

JAMES H HILD JR AND WIFE JENNIFER B HILD
INSTRUMENT #1998-14912
MORTGAGE IS BEING INCREASED FROM \$200,000.00 TO \$250,000.00
LOT 51 & 52, 2ND SECTOR, ACCORDING TO THE SURVEY OF ALTADENA WOODS—
2ND AND 5TH SECTORS, AS RECORDED IN MAP BOOK 10, PAGE 54 A & B, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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 11TH day of MAY 19 99.

UNION STATE BANK
BY: _____

Jennifer B Hild

Inst # 1998-20338

05/13/1999-20338
01:50 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 383.50

STATE OF ALABAMA
COUNTY OF SHELBY

I, G. Wray Morse, a Notary Public in and for said County, in said State hereby certify that James H. Hild, Jr. and wife, Jennifer B. Hild, whose name(s) are _____ 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 11th day of May, 19 99.

My Commission expires: 9/10/00
STATE OF ALABAMA
COUNTY OF _____

G. Wray Morse
Notary Public

I, _____, a Notary Public in and for said County, in said State hereby certify that _____

_____ of _____
a _____, 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 _____