

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 2-28-2000, ~~xxx~~ ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Inst. #1999, beginning at Page 20760. 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:

This mortgage is hereby increased from \$52,600.00 to \$120,000.00
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 28th day of February, ~~xx~~ 2000.

UNION STATE BANK

BY: [Signature]

Its Vice President

[Signature]
Ronnie Morton

STATE OF ALABAMA
COUNTY OF Jefferson

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 28th day of February, ~~xx~~ 2000

My commission expires: [Signature]

MY COMMISSION EXPIRES

Notary Public

STATE OF ALABAMA
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Richard Joiner 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 28th day of February, ~~xx~~ 2000.

My commission expires: [Signature]

Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

03/08/2000-07332
08:13 AM CERTIFIED

Inst # 2000-07332