

STATE OF ALABAMA )

COUNTY OF SHELBY )

**MORTGAGE MODIFICATION AGREEMENT**

This Agreement is by and between Union State Bank ("Bank") and Ronnie Morton ("Borrower").

WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 7/20/00 ("Note"), and secured by a Mortgage on real property situated in Shelby County, Alabama, such Mortgage being recorded in Instrument #1999-43059 in the Office of the Judge of Probate of Shelby County, Alabama ("Mortgage"); and

WHEREAS, said Mortgage was modified by a Mortgage Modification Agreement dated 7/20/01 and recorded in Instrument #2000-25761 and re-recorded in Instrument #2000-38470 in the Office of the Judge of Probate of Shelby County, Alabama, and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage and Mortgage Modification Agreement 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 \$140,000.00 to \$210,000.00. All other terms and conditions remain the same.

Assignment of Rents & Leases is hereby increased from \$140,000.00 to \$210,000.00. 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 24<sup>th</sup> day of September, 2001.

  
RONNIE MORTON


UNION STATE BANK

  
RICHARD JOINER  
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 is signed to the forgoing 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 that same bears date.

Given under my hand and seal this 24<sup>th</sup> day of September, 2001.

  
NOTARY PUBLIC  
My Commission Expires: SEPTEMBER 10, 2004

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, a Notary Public in and for said county in said State hereby certify that Richard Joiner, whose name as 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 the conveyance, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this 24<sup>th</sup> day of September, 2001.

  
NOTARY PUBLIC  
My Commission Expires: SEPTEMBER 10, 2004

10/16/2001-44842  
01:59 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 116.00

Inst # 2001-44842