

#19.40

This document prepared by:
Union State Bank
Pell City, AL 35125

STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and "Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 07/30/02 ("Note"), and secured by a Mortgage on Real Property situated in , County, Shelby, Birmingham, Alabama, such Mortgage being recorded in Mortgage Instrument No. 2001-25851 in the Office of the Judge of Probate, Shelby County, Columbiana, 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:

Mortgage dated 06/12/2001 modified from \$20,000.00 to \$25,600.00 on 07/30/02 in the name of Susan L. Williams, a single woman.

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 30th day of July, 2002.



Susan L Williams

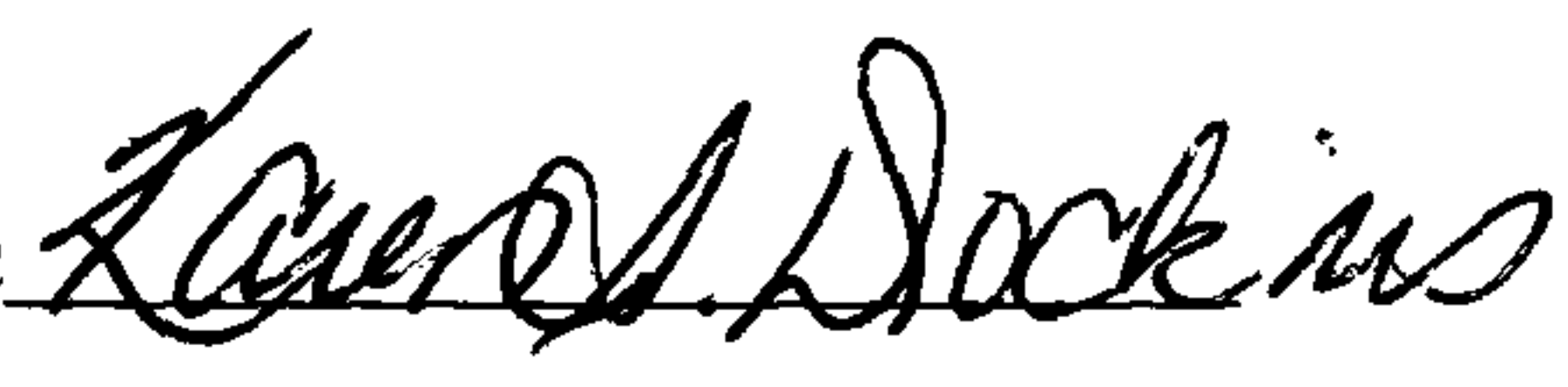
Lender: Union State Bank

BY: 

Charles Waldrop, Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Susan L. Williams, a single woman, Whose name(s), are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of this conveyance, executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this 30th day of July, 2002.

My commission expires: _____ NotaryPublic 

STATE OF ALABAMA
JEFFERSON 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 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 this 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 official seal this 30th day of July, 2002.

My commission expires: _____ NotaryPublic 