

#11.00

STATE OF ALABAMA
COUNTY OF Shelby

LOAN MODIFICATION AGREEMENT

This Agreement is by and between Union State Bank ("Bank") and John L. Wolfe and wife, Vickie H. Wolfe (Borrower).

WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissary Note dated November 18, 1996; and WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth herein.

NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

Mortgage increased from \$120,000.00 to \$200,000.00. All other terms and conditions remain the same.

*THIS IS A MODIFICATION OF A MORTGAGE DATED 11/18/96 IN THE AMOUNT OF \$40,000.00 AND MODIFICATION OF THIS MORTGAGE DATED 9/4/97 IN THE AMOUNT OF \$120,000.00. MTG DATED 11/18/96 RECORDED IN INST. 1996-41096, 1997-18811 & 1997-05551. MTG MOD. DATED 9/4/97 RECORDED IN INTS. 1997-29922.

Except as modified herein, all of the terms and conditions of the Loan, the Note, and of any and all other instruments executed in connection with said Loan shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 23rd day March, 19 98.

UNION STATE BANK

BY: Charles Waldrop
Its Charles Waldrop

20030103000007260 Pg 1/1 12.00
Shelby Cnty Judge of Probate, AL
01/03/2003 15:08:00 FILED/CERTIFIED

Inst # 1998-11511

John L. Wolfe
Vickie H. Wolfe

Inst # 1998-11511

STATE OF ALABAMA
COUNTY OF

04/01/1998-11511
03:11 PM CERTIFIED

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that John L. Wolfe and Vickie H. Wolfe, whose name(s) 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 23rd day of March, 19 98.

My commission expires: Judy L. Lott
Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

STATE OF ALABAMA
County of

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Charles Waldrop, 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 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 23rd day of March, 19 98.

My commission expires: Judy L. Lott
Notary Public

MY COMMISSION EXPIRES
FEBRUARY 7, 2001

THIS IS A CORRECTIVE MORTGAGE THAT IS BEING RE-RECORDED