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

STATE OF ALABAMA
SHELBY COUNTY

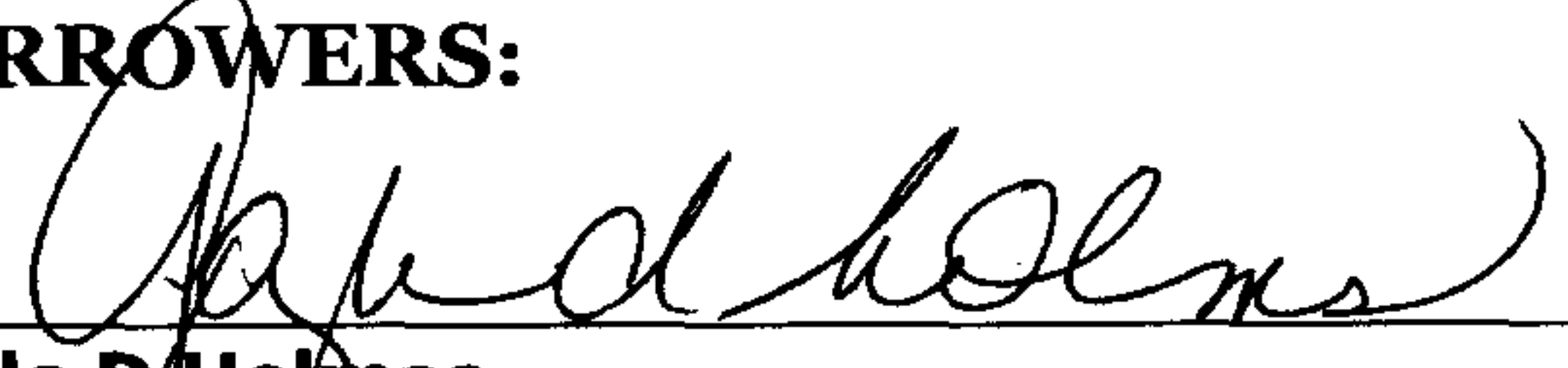
MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and **Gayle D. Holmes** ("Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated **12/12/03** ("Note"), and secured by a Mortgage on Real Property situated in , **Shelby County**, Wilsonville, Alabama, such Mortgage being recorded in **Mortgage 9710-4483** and re-recorded in **Mortgage 20021024000525470** 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:

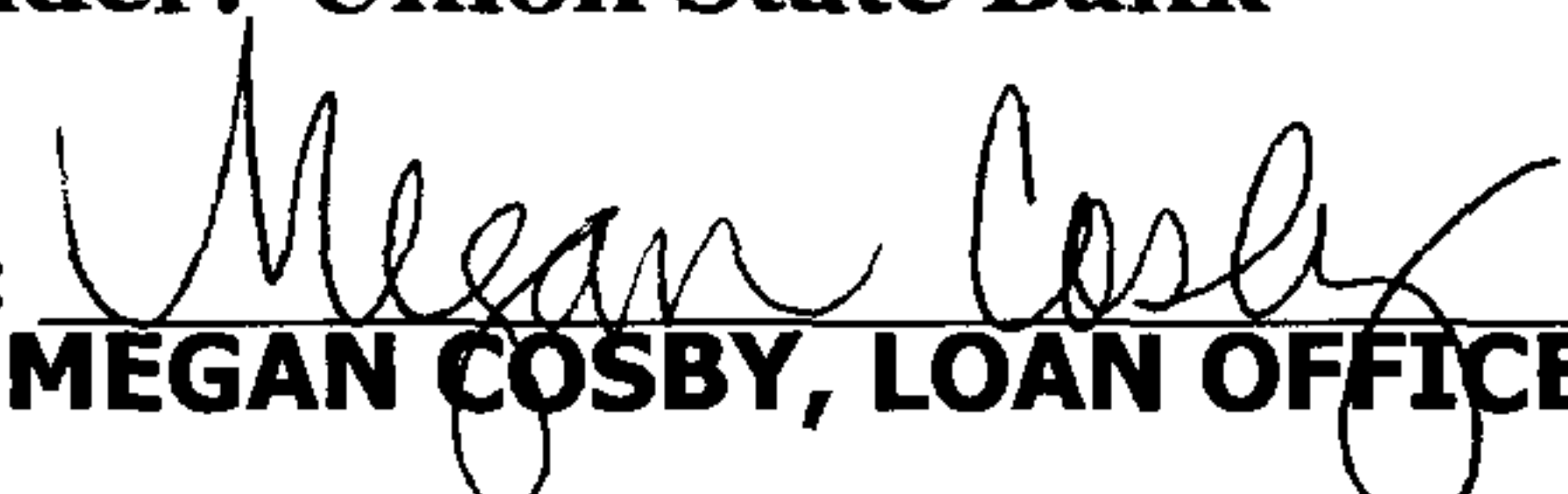
Mortgage dated 08/20/97 now modified from \$50,000.00 to \$90,000.00 in the name of Gayle D Holmes.
****Gayle D Holmes is one and the same person as Gayle White.**

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 **12th** day of **December, 2003**.

BORROWERS:


Gayle D Holmes

Lender: Union State Bank

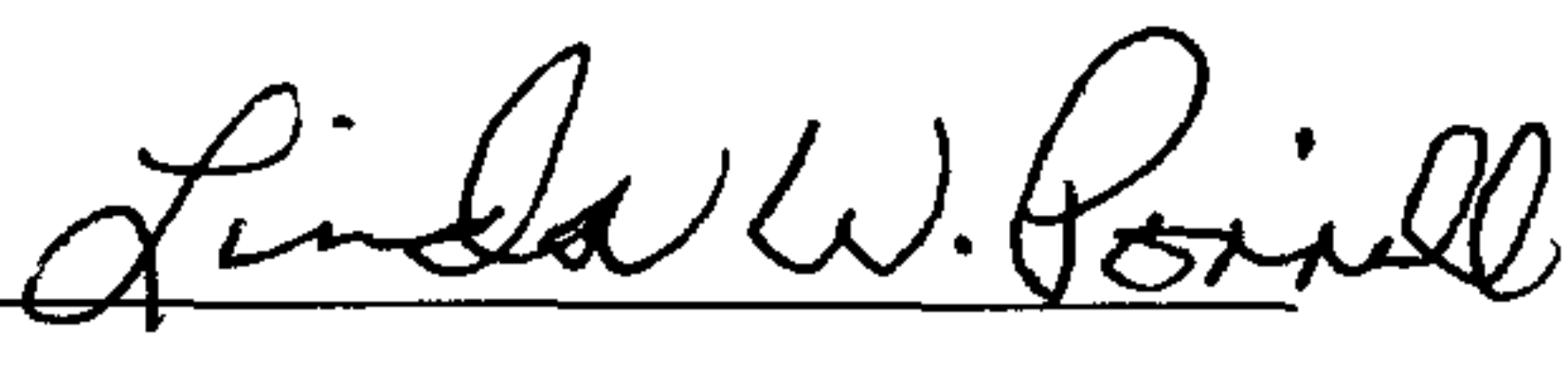
BY: 

MEGAN COSBY, LOAN OFFICER

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Gayle D Holmes**, Whose name(s) are 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, executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this **12th** day of **December 2003**.

MY COMMISSION EXPIRES JULY 30, 2005
My commission expires: _____

Notary Public 

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Megan Cosby, Loan Officer**, 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, **she** as such **Officer**, and with full authority, executed the same voluntarily for and as the act of said corporatist.
Given under my hand and official seal this **12th** day of **December 2003**.

My commission expires: MY COMMISSION EXPIRES JULY 30, 2005

Notary Public 