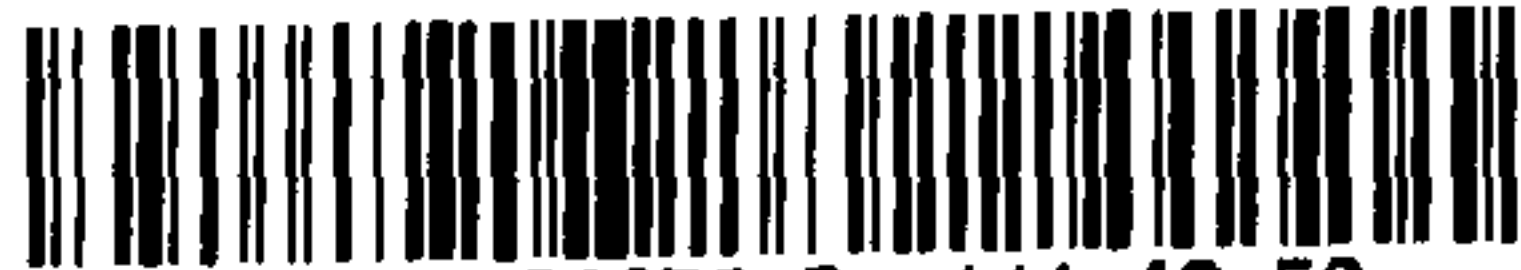


\$ 48.50



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Shelby Cnty Judge of Probate, AL  
07/30/2004 13:32:00 FILED/CERTIFIED

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 **Ricky L Wells** ("Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated **07/20/04** ("Note"), and secured by a Mortgage on Real Property situated in, **Shelby County, Birmingham, Alabama**, such Mortgage being recorded in **Mortgage Instrument #2000-21517** 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 06/14/00 now modified from \$ 75,000.00 to \$100,000.00 in the name of Ricky L Wells.**

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 20th day of JULY, **2004**.

**BORROWER(S):**

*Ricky L Wells*  
**RICKLY L WELLS**

**Lender: Union State Bank**

BY: *Ronnie Morrow*  
**RONNIE MORROW**  
**LOAN OFFICER**

STATE OF ALABAMA  
ST. CLAIR COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Ricky L. Wells** 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 20th day of JULY **2004**.

My commission expires: MY COMMISSION EXPIRES AUGUST 23, 2005 Notary Public *Dan Lowery*

STATE OF ALABAMA  
ST. CLAIR COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Ronnie Morrow, 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, he 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 20th day of JULY **2004**.

My commission expires: MY COMMISSION EXPIRES AUGUST 23, 2005 Notary Public *Dan Lowery*