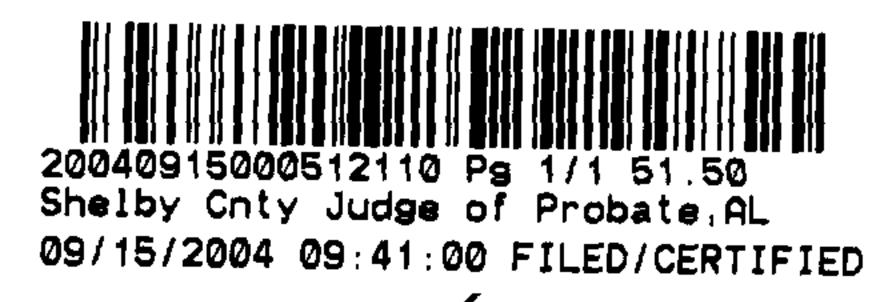
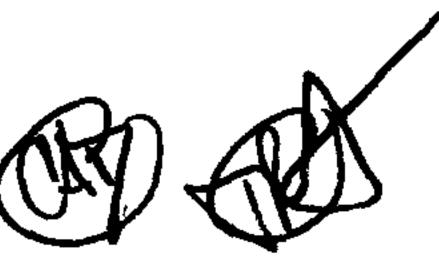


This document prepared by: Union State Bank Pell City, AL 35125

STATE OF ALABAMA SHELBY COUNTY





## MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Charles AD ixon, Jr. and wife, Melissa Belinda Dixon "Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 09/02/04 ("Note"), and secured by a Mortgage on Real Property situated in, Shelby County, Birmingham, Alabama, such Mortgage being recorded in Mortgage Instrument 20021028000530410 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 10/16/02 now modified from \$ 64,000.00 to \$91,000.00 in the name of Charles A Dixon, II and wife, Melissa B Dixon.
Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.
and effect. IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this day of, 2004.
BORROWERS:
Manho L. Dofon II
CHARLES A DIXON, II
MELISSA B DIXON
Lender: Union State Bank
RV. Rud alu DL VP
BY: COOK COOK TO
$\mathbf{VP}$
STATE OF ALABAMA  COUNTY  COUNTY
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Charles
A Dixon, II 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 ZND day of SEPTEMBER 2004.
Given under my hand and official seal this $2ND$ day of SEPTEMBER 2004.
My commission expires: NotaryPublic
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that <b>Melissa B Dixon</b> , Whose name(s) are signed to the foregoing conveyance, and is known to me, Acknowledged before me on this day, that being informed of the contents of this conveyance, Given under my hand and official seal this <b>ZND</b> day of <b>SEPTEMBER</b> , <b>2004</b> .
My commission expires AUGUST 23, 2008 Notary Public Notary Public
STATE OF ALABAMA
STATE OF ALABAMA  ST. CLAW COUNTY
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that <b>Reed Alexander, Jr., Vice President</b> 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, <b>he</b> as such <b>Officer</b> , and with full authority, executed the same voluntarily for and as the act of said
corporatist.  Given under my hand and official seal this 200 day of September 2004.
My commission expires:
My commission expires:  NotaryPublic  NotaryPublic