

35.00

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 **Jimmie Parker Custom Homes, Inc.** ("Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated **01/21/05** ("Note"), and secured by a Mortgage on Real Property situated in, **Shelby County, Columbiana, Alabama**, such Mortgage being recorded in **Mortgage Instrument #20040804000436670** 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 08/03/04 now modified from \$ 204,000.00 to \$220,000.00 in the name of Jimmie Parker Custom Homes, Inc..

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 _____ day of _____, **2005**.

BORROWER(S): JIMMIE PARKER CUSTOM HOMES INC



JIMMIE PARKER, PRESIDENT

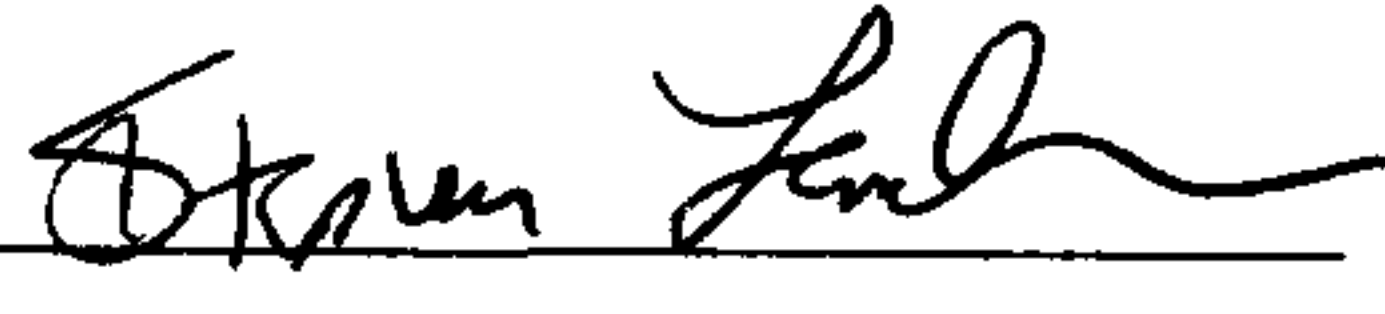
Lender: Union State Bank

BY: 

BLAIR BADHAM
LOAN OFFICER

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Jimmie Parker, President** 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 25th day of JANUARY **2005**.

My commission expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Nov 6, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS
NotaryPublic 

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Blair Badham, 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 25th day of JANUARY **2005**.

My commission expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE**
MY COMMISSION EXPIRES: Nov 6, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS
NotaryPublic 