MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement is made and entered into on 7/7/06, 20____, by and between Jefferson D. Falkner JR & Janice M. Falkner (hereinafter called "Mortgagor") and First United Security Bank (hereinafter called "Mortgagee")

A. Mortgagor has entered into original mortgage agreement with Mortgagee on 12/23/05, as recorded in Instrument # 20060426000196110, in the Probate Office of Shelby County, Alabama. Both parties desire to amend the terms of the mortgage and notes executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagors to increase the amount of debt secured by above described mortgage from $ 85,858.50, to $ 216,000, an increase of $ 130,141.50.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have hereunto set their hands and seals, this 7th day of July 2006

20060713000338670 1/1 $206.30
Shelby Cnty Judge of Probate, AL
07/13/2006 02:35:04PM FILED/CERT

Jefferson D. Falkner Jr.
Mortgagor Jefferson D. Falkner JR

Janice M. Falkner
Mortgagor Janice M. Falkner

(Bank) First United Security Bank

Ed Oliver
by:
Its Vice President

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Jefferson D. Falkner Jr + Janice M Falkner 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 the conveyance, They executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 7 day of July, 2006

Lisa Beasley
Notary Public

My commission expires:
LISA BEASLEY
Notary Public, AL State at Large
My Comm. Expires May 25, 2008

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared Ed Oliver, whose name as Vice President of First United Security Bank, 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 the conveyance, ____, as such officer and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said corporation.

Given under my hand and official seal, this 7th day of July 2006.

Lisa Beasley
Notary Public

My commission expires:
LISA BEASLEY
Notary Public, AL State at Large
My Comm. Expires May 25, 2008