



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 Tina Marie Smith and husband George Wesley Smith. WHEŘEAS, Borrower is indebted to Bank as evidenced by a Note dated 10/24/2006 ("Note"), and secured by a Mortgage

on Real Property situated in, Shelby County, Wilsonville Alabama, such Mortgage being recorded in Mortgage Book 20060616000289130 in the Office of the Judge of Probate, Shelby County, Wilsonville Alabma ("Mortgage"); andWHEREAS, 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 5/18/2006 modified from \$280,000.00 to \$310,000.00 in the name of Tina Marie Smith and husband George Wesley Smith. Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 24__ day of _____, 2006. BORROWER (S): Tina Marie Smith George Wesley Smith Lender: Union State Bank Walter H. Spidle, Jr. Vice President If the findersigned, a Notary Public in and for said County, in said State, hereby certify that Tina Marie Smith 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 yoluntarily on the day the same bears, date. Given under my hand and official seal this 1/1 _ day of _ My commission expires: 2/0/01 FE OF ALABAMA I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that George Wesley Smith 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 leaffed that arily on the day the same bears date. Given under my hand and official seal this M____ My commission expires: 1/0/0/1 Lither fundersigned, a Notary Public in and for said County, in said State, hereby certify that Walter H. Spidle, Vice 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//

2006.