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

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Shelby Cnty Judge of Probate, AL
04/03/2008 09:58:00AM FILED/CERT

STATE OF ALABAMA

SHELBY COUNTY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Thomas R. Vlach and wife Rixja R. Vlach. ("Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated **5/14/07** ("Note"), and secured by a Mortgage on Real Property situated in Shelby County, Leeds Alabama, such Mortgage being recorded in **instrument #20070620000289660** in the Judge of Probate, **Shelby County, Leeds 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 05/14/07 now modified from \$525,000.00 to \$555,000.00 in the name of Thomas R. Vlach and wife Rixja R. Vlach.

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 17th day of MARCH, 2008.

BORROWER (S):

X Thomas R. Vlach
Thomas R. Vlach

X Rixja R. Vlach
Rixja R. Vlach

Lender: Union State Bank

BY: X Brian Adams
Assistant Vice President

STATE OF ALABAMA
Saint Clair COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Thomas Vlach**, 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 17th day of March 2008

My commission expires: April 16, 2008 Notary Public Jimmie Broadhead

STATE OF ALABAMA
Saint Clair COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Rixja R. Vlach**, 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 17th day of March 2008.

My commission expires: April 16, 2008 Notary Public Jimmie Broadhead

STATE OF ALABAMA
Saint Clair COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Brian Adams, Assistant Vice President** 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 17th day of March 2008.

My commission expires: April 16, 2008 Notary Public Jimmie Broadhead