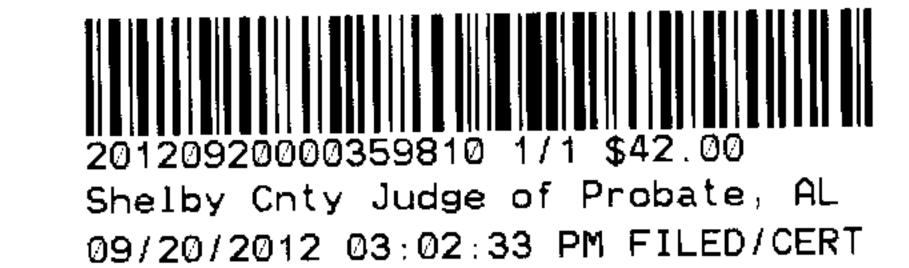
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This document prepared by: Karen Lowery Union State Bank Pell City, AL 35125



STATE OF ALABAMA SHELBY COUNTY

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Ronnie Fleming and wife, Sonja Fleming "Borrower"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated09/14/12 ("Note"), and secured by a Mortgage on Real Property situated in, Shelby County, Columbiana, Alabama, such Mortgage being recorded in Mortgage 20120406000120030 in the Office of the Judge of Probate, Shelby County, Columbiana, Alabama ("Mortgage"): andWHEREAS. Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.