

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans, a married man, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 2/20/, 19 98 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Judge of Probate, beginning at Page in the Office of Judge of Probate, Shelby County, 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:

Increase mortgage from \$99,000.00 to \$160,000.00

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 19th day of March, 19 98.

UNION STATE BANK

BY: Rex V. Alexander

Its President
Rex V. Alexander

03/25/1998-10522
01:50 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
100.00
001 REC.

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Randall H. Goggans a married man, whose name(s) 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, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 19th day of March, 19 98.

My commission expires: July 2, 2001

Quay B. Turner
Notary Public

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex V. Alexander of Union State Bank a 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 such conveyance, he as such President and with full authority, executed the same voluntarily for and as the act of said Union State Bank. Given under my hand and official seal this 19th day of March, 19 98.

My commission expires: July 2, 2001

Quay B. Turner
Notary Public

MY COMMISSION EXPIRES
FEBRUARY 2, 2001

Inst # 1998-10522