

STATE OF ALABAMA
COUNTY OF Shelby

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans and wife Holly H. Goggans, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated October 1, 1998, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in beginning at Page 1996, book 31307 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 \$375,000.00 to \$475,000.00

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 1 day of October, 1998.

UNION STATE BANK

BY:

Rex Alexander
President

Randall H. Goggans
Randall H. Goggans

Holly H. Goggans
Holly H. Goggans

Inst # 1998-44629

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, Notary Public in and for said County, in said State hereby certify that Randall H. Goggans and wife Holly H. Goggans, 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 this conveyance, they, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 1 day of October, 1998.

My commission expires: 4-2000

Rex B. Alexander
Notary Public

STATE OF ALABAMA
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex 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, as such President and with full authority, executed the same voluntarily for and as the act of said bank. Given under my hand and official seal this 1 day of October, 1998.

My commission expires:

Dylan R Bishop
Notary Public