MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans and wife Holly H. Goggans , ("BORROWER").
and Randall H. Goggans and wire 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 <u>Shelby</u> . 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 day of
UNION STATE BANK OF AMOUNT BY: ItsRex Alexander President
Randall H. Goggeth
Mat Mat M. hace
Inst \$ 1998-44629
Holly H Goggans
Holly H. Goggans STATE OF ALABAMA COUNTY OF Shelby
Holly H Goggans STATE OF ALABAMA COUNTY OF Shelby The undersigned The undersigned
Holly H Goggans STATE OF ALABAMA COUNTY OF Shelby
STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby mental than and wife Holly H. Goggans signed to the foregoing conveyance, and who are known to me, acknowldged before me on this draw that the being informed of
Holly H Goggans STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby the same white in a dogram and wife Holly H. Goggans Signed to the foregoing conveyance, and who are known to me, acknowldged before me on this data. They have 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 day of
STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby contained that the cooperate and wife Holly H. Goggans signed to the foregoing conveyance, and who are known to the contents of this conveyance, they executed the same voluntarily on the day the same bears date.
STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby and wife Holly H. Goggans and wife Holly H. Goggans Signed to the foregoing conveyance, and who are known to me, acknowldged before me on this difference, being informed 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 day of October My commission expires: 4 -2000 Rallium B Auritania.
STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby and who are known to me, acknowldged before me or this the contents of this conveyance, the same voluntarily on the day the same bears date. Given under my hand and official seal this cotober My commission expires: 4 - 2000 STATE OF ALABAMA COUNTY OF Shelby The undersigned A Notary Public in and
STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby and wife Holly H. Coggans signed to the foregoing conveyance, and who are known to me, acknowldged before me on this 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 day of October My commission expires: 4 - 2000
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STATE OF ALABAMA COUNTY OF Shelby I, the undersigned said County, in said State hereby and with the contents of this conveyance, and who are known to me, acknowldged before me or this day the same bears date. Given under my hand and official seal this of said County of Shelby I, the undersigned STATE OF ALABAMA COUNTY OF Shelby I, the undersigned I, the undersigned Alexander Alexander Alexander To The undersigned I, is signed to the foregoing conveyance, and who is known to me, acknowldged before me on this day the same bears date. STATE OF ALABAMA COUNTY OF Shelby I, the undersigned I, the undersigned I, is signed to the foregoing conveyance, and who is known to me, acknowldged 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 I day of