

This Instrument Prepared By:
James F. Burford, III
Attorney at Law
Suite 101, 1318 Alford Avenue
Birmingham, Alabama 35216

Inst # 1999-14094

04/05/1999-14094
09:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
96.00
202 M45

STATE OF ALABAMA)

SHELBY COUNTY)

MODIFICATION OF MORTGAGE

This Modification of Mortgage made this 14th day of December, 1998, by RANDALL H. GOGGANS ("Borrower") in favor of JOHN C. HEARN ("Lender").

WHEREAS, on the 3RD day of August, 1998, Borrower gave to Lender a mortgage encumbering real property located in Shelby County, Alabama (the "Mortgage"), which Mortgage is recorded in Instrument #1998-29933 in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, the Mortgage secures a debt of Borrower in favor of Lender in the principal sum of Four Hundred Thousand and No/100 Dollars (\$400,000.00) and the Borrower is desirous of borrowing from Lender an additional Fifty Thousand and No/100 Dollars (\$50,000.00).

NOW, THEREFORE, in consideration of the premises, the mutual covenants contained herein and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. The Mortgage now secures a debt in the amount of Four Hundred Fifty Thousand and No/100 Dollars (\$450,000.00) which indicates an increase in debt of Fifty Thousand and No/100 Dollars (\$50,000.00).

2. The Note evidencing the debt is now in the total amount of Four Hundred Fifty Thousand and No/100 Dollars (\$450,000.00). The Note is hereby modified to indicate such increase. No other aspect of said Note (including but not limited to the term and the date of payments) has been changed.

3. The only modification occasioned by this document is to secure the additional advance of Fifty Thousand and No/100 Dollars (\$50,000.00) from Lender to Borrower. All other aspects of the Mortgage, and the Note secured by this Mortgage shall remain in full force and effect and are hereby ratified and reaffirmed by the Borrower.

4. DONE this 14th day of December, 1998.

Randall H. Goggans
RANDALL H. GOGGANS

STATE OF ALABAMA)
____ COUNTY)

I, the undersigned, a Notary Public for the State of Alabama at Large do hereby certify that RANDALL H. GOGGANS, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 14th day of December, 19 98.

Rehine B. Sumner
Notary Public
My Commission Exp. 4-2000

Inst # 1999-14094

04/05/1999-14094
09:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HHS 86.00