

STATE OF ALABAMA  
COUNTY OF

LOAN MODIFICATION AGREEMENT

This Agreement is by and between Union State Bank ("Bank") and Randall H. Goggans and Holly H. Goggans, (Borrower).  
WHEREAS, Borrower is indebted to Bank on a ("Loan"), as evidenced by a Promissary Note dated 11/19/, 1993; and  
WHEREAS, Borrower and Bank desire to modify the terms of said loan as set forth herein.  
NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the terms of the Loan are modified as follows:

Mortgage amount is increased from \$50,025.00 ~~to~~ \$80,075.00

Except as modified herein, all of the terms and conditions of the Loan, the Note, and of any and all other instruments executed in connection with said Loan shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective the 19th day of November, 19 93.

UNION STATE BANK

BY: Charles Waldrop

Its Charles Waldrop  
Vice President

Randall H. Goggans  
Randall H. Goggans  
Holly H. Goggans  
Holly H. Goggans

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 and wife Holly H. Goggans, whose name(s) 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 19th day of November, 19 93.

My commission expires: 12/07/1993

Diana M. Balso  
Notary Public

STATE OF ALABAMA  
County of

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_ of \_\_\_\_\_, 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 \_\_\_\_\_ and with full authority, executed the same voluntarily for and as the act of said \_\_\_\_\_.  
Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_.

My commission expires: \_\_\_\_\_

Inst # 1993-38933  
Notary Public

12/07/1993-38933  
11:50 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 53.65

Inst # 1993-38933