STATE OF ALABAMA   LOAN MODIFICATION AGREEMENT
COUNTY OF

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/____,19_93_; 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:_____
          Its Charles Waldrop
             Vice President

_____
Randall 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:_____
            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 _____,
a _____, 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: _____ _____
            Notary Public