

STATE OF ALABAMA
COUNTY OF

LOAN MODIFICATION AGREEMENT

This Agreement is by and between Union State Bank ("Bank") and
Randall H. Goggans, a married man, (Borrower).
WHEREAS, Borrower is indebted to Bank on a ("Loan"), as
evidenced by a Promissary Note dated 10/10/, 1994; 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:

Increase amount from \$175,000.00 TO \$250,000.00.

Inst # 1995-05728

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 28th day of
February, 1995.

UNION STATE BANK
BY: [Signature]
Its

[Signature]
Randall 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, whose name(s)
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 this conveyance, he
executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this 28th day of
February, 1995.

My commission expires: 9-26-98

[Signature]
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: _____

Inst # 1995-05728

03/06/1995-05728
12:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 121.00