

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.
recorded in Book 1994, Page 31379 dated 10/10/94

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.

Randall H. Goggans
Randall H. Goggans

UNION STATE BANK
BY: [Signature]
Its

Inst # 1995-08738

04/05/1995-08738
12:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

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

Kathy Roberts Ferguson
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 # 1995-05728

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

Inst # 1995-05728

Inst # 1995-08738