

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 5/17/95, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Birmingham, AL, such Mortgage being recorded in Book 1995, beginning at Page 13061, in the Office of Judge of Probate, Shelby County, Birmingham AL ("Mortgage"); and

WHEREAS, Borrower and Bank desire to modify the terms of said Mortgage as set forth herein.
NOW, THEREFORE, for and in consideration of the premises, Borrower and Bank agree that the Mortgage is modified as follows:

Increase mortgage from \$160,000.00 to 185,000.00.

Except as modified herein, all of the terms and conditions of the Mortgage shall remain in full force and effect.
IN WITNESS WHEREOF, the parties hereto have caused this instrument to be executed effective this 4th day of August, 19 95.

Randall H. Goggans
Randall H. Goggans

UNION STATE BANK
BY: Gloria Batson
Asst. Cashier

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Randall M. Goggans, a married man, whose name(s) is 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 4th day of August, 19 95.

My commission expires:

MY COMMISSION EXPIRES APRIL 7, 1999

STATE OF ALABAMA
COUNTY OF

I, , a Notary Public in and for said County, in said State hereby certify that 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, execute 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

Inst # 1995-21763
08/10/1995-21763
09:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JUL 13 1995