

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Applegate Realty, Inc., ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 7/15/94, 19 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Book 1994, beginning at Page 23472, in the Office of Judge of Probate, Shelby County, Alabama ("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 \$125,000.00 to 225,000.00

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 9th day of November, 1995.

Applegate Realty, Inc.
Randall H. Goggans
BY: Union State Bank
Gloria Batson
Asst. Cashier
Inst # 1995-33206

STATE OF ALABAMA
COUNTY OF

11/17/1995-33206
01:20 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 158.50

I, , a Notary Public in and for said County, in said State hereby certify that , whose name(s) signed to the foregoing conveyance, and who known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, , executed the same voluntarily on the day the same bears date. Given under my hand and official seal this day of , 19 .

My commission expires: Notary Public

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 of Applegate Realty, Inc. a Corporation, 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, he as such President and with full authority, executed the same voluntarily for and as the act of said Applegate Realty, Inc. Given under my hand and official seal this 9th day of November, 1995.

My commission expires: Notary Public

MY COMMISSION EXPIRES APRIL 7, 1999