

STATE OF ALABAMA
COUNTY OF

MORTGAGE 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 as evidenced by a Note dated 7/28/, 19 95 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Birmingham AL, such Mortgage being recorded in Shelby County, AL, beginning at Page 20623, Book 1995 in the Office of Shelby County, 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 amount from \$90,000.00 to \$155,000.00.

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 20th day of August, 19 96.

UNION STATE BANK

BY:

Gloria M. Batson
Its, Gloria Batson
Asst. Vice President

Randall H. Goggans
Randall H. Goggans

09/03/1996-28921
03:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
106.00
001 544

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 a married man, 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 20th day of August, 19 96.

My commission expires:

MY COMMISSION EXPIRES APRIL 29, 2000

Susan L. Stennis
Notary Public

STATE OF ALABAMA
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Gloria Batson Asst. Vice President of Union State Bank a bank, 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, she as such officer and with full authority, executed the same voluntarily for and as the act of said Union State Bank. Given under my hand and official seal this 20th day of August, 19 96.

My commission expires:

MY COMMISSION EXPIRES APRIL 29, 2000

Susan L. Stennis
Notary Public