

STATE OF ALABAMA
COUNTY OF

MORTGAGE MODIFICATION AGREEMENT

194, 925.00

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans and wife Holly H. Goggans, ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 11/19/, 1993 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Birmingham, such Mortgage being recorded in beginning at Page 1993, Book 38933 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 \$80,075.00 to \$275,000.00

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 6th day of September, 1996.

UNION STATE BANK
BY: Gloria Batson
Asst. Vice President

Randall H. Goggans

Holly H. Goggans

Inst # 1996-31307

09/23/1996-31307
09:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
901 NED 201.00

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 and wife, Holly H. Goggans, whose name(s) are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of this conveyance, they, executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 6th day of September, 1996.

My commission expires: _____

Susan G. Starnes
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 Asst. Vice President 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 6th day of September, 1996.

My commission expires: _____

Susan G. Starnes
Notary Public

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