

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.

Legal description amended to read as shown on SCHEDULE "A"

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 instru-
ment to be executed effective this 20th day of August,
19 96.

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

Randall H. Goggans
Randall H. Goggans
UNION STATE BANK
BY: Gloria M. Batson
Its Gloria Batson
Asst. Vice President

Inst # 1997-00196

STATE OF ALABAMA
COUNTY OF

01/03/1997-00196
08:48 AM CERTIFIED

I, the undersigned, Shelby County Judge of Probate 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 26, 1997
Susan L. Steiner
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 26, 1997
Susan L. Steiner
Notary Public

SCHEDULE "A"

Commence for the point of beginning at the Northwest corner of the Northeast quarter of the Northwest quarter of Section 34, Township 19 South, Range 1 West as per Plat of survey by Lewis M. Armstrong (AL Reg. No. 2201) dated August 13, 1975; run thence South 01 deg. 39 min. 30 sec. West for 1946.17 feet; run thence North 57 deg. 15 min. 56 sec. East for 1390.41 feet; run thence North 38 deg. 45 min. 12 sec. West for 79.40 feet to the centerline of Old Mill Road; run thence North 50 deg. 51 min. 04 sec. West along said centerline for 59.95 feet; run thence North 48 deg. 32 min. 34 sec. West along said centerline for 111.55 feet; run thence North 43 deg. 01 min. 34 sec. West along said centerline for 239.35 feet; run thence North 26 deg. 12 min. 04 sec. West along said centerline for 109.20 feet; run thence North 16 deg. 13 min. 04 sec. West along said centerline for 195 feet more or less to the centerline of Grimes Branch; run thence in an Easterly direction along Grimes Branch for 67 feet more or less to the centerline of Yellow-leaf Creek; run thence in a Northwesterly direction along the centerline of Yellow-leaf Creek for 597 feet more or less to the intersection of the Old Mill Track; run thence North 01 deg. 00 min. 15 sec. West for 69 feet more or less to the North line of said section; run thence South 89 deg. 20 min. 30 sec. West along said North line for 371.54 feet to the point of beginning, said point lying in the bounds of Yellow-leaf Creek. Said land being in the East half of the Northwest quarter of Section 34, Township 19 South, Range 1 West; being situated in Shelby County, Alabama.

Inst # 1997-00196

01/03/1997-00196
08:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 11.00