

STATE OF ALABAMA  
COUNTY OF

## MORTGAGE MODIFICATION AGREEMENT

This agreement is by and between Union State Bank ("Bank") and Randall H. Goggans & wife, Holly H. Goggans ("BORROWER"). WHEREAS, Borrower is indebted to Bank as evidenced by a Note dated 7-2-93, 19 ( "Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in Inst #1993, beginning at Page 20129, in the Office of Judge of Probate, Shelby County, Alabama ("Mortgage"); and & modified 9-23-96 Inst #1996, page 31307. 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:

Original mortgage i/a/o \$50,025.00 dtd. 7-2-93  
Modified 9-23-96 to  
Increase amount from \$80,075.00 to \$275,000.00

Inst # 1997-08870

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 17th day of March, 19 97.

UNION STATE BANK

BY: Charles WaldropIts V.P.

Randall H. Goggans  
Randall H. Goggans  
Holly H. Goggans  
Holly H. Goggans

03/24/1997-08870  
09:36 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
D01 SNA 8.30

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 & wife, Holly H. Goggans, whose name(s) are 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 17th day of March, 19 97.

My commission expires: MY COMMISSION EXPIRES  
OCTOBER 5, 2000 Alma Baker  
Notary Public

STATE OF ALABAMA  
COUNTY OF

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Charles Waldrop of Union State Bank a Vice President, 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 Vice President and with full authority, executed the same voluntarily for and as the act of said Bank. Given under my hand and official seal this 17th day of March, 19 97.

My commission expires: MY COMMISSION EXPIRES  
OCTOBER 5, 2000 Alma Baker  
Notary Public