

STATE OF ALABAMA)
SHELBY COUNTY)

MODIFICATION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS; that, on July 25, 1997, RANDALL H. GOGGANS, a married man (herein Borrower) gave to JOHN C. HEARN (herein Lender) a mortgage in order to secure the payment of a Seven Hundred Fifty Thousand and No/100 Dollars (\$750,000.00) loan (the Loan) from Lender to Borrower. The Mortgage is recorded in Instrument No. 1997-23622 in the Probate Office of Shelby County, Alabama (Mortgage).

Borrower has requested that Lender increase the amount of the Loan from \$750,000.00 to Eight Hundred Thousand and No/100 Dollars (\$800,000.00) and Lender has agreed to such request. Accordingly, Borrower agrees and acknowledges as follows:

1. The Mortgage is hereby modified to show a principal balance of \$800,000.00.
2. Borrower hereby ratifies and affirms as of this date, all representations and warranties contained in the Mortgage.
3. Borrower has, on this date, also given to Lender, a Real Estate Mortgage Note in the amount of Fifty Thousand and No/100 Dollars (\$50,000.00) which is intended to be secured by the Mortgage in addition to the original Real Estate Mortgage Note given by Borrower to Lender on July 25, 1997 which was in the original principal amount of \$750,000.00. Both Notes are intended to represent the amount stated in the Mortgage (\$800,000.00) as such Mortgage is modified herein. **THIS LOAN HAS NOT BEEN EXTENDED OR RENEWED.**
4. The property described in the Mortgage is not the homestead of the Borrower or his spouse.

Done this 21st day of May, 1998.


Randall H. Goggans

STATE OF ALABAMA)
JEFFERSON COUNTY)

Inst # 1998-19011

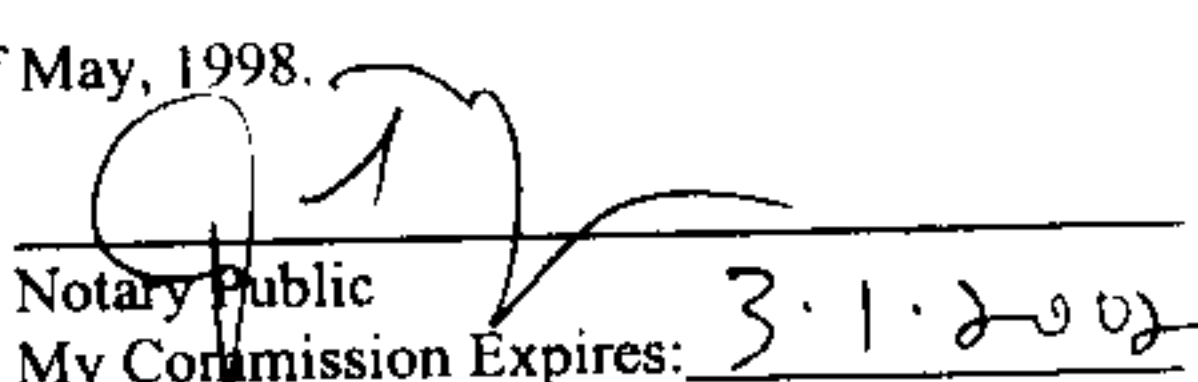
05/26/1998-19011

08:35 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Randall H. Goggans, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me this day that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 21 day of May, 1998.


Notary Public

My Commission Expires:

3.1.2002