

STATE OF ALABAMA  
COUNTY OF Shelby

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 3-5-98, 1998 ("Note"), and secured by a Mortgage on Real Property situated in Shelby County Alabama, such Mortgage being recorded in 1998, beginning at Page 08630, in the Office of Judge of Probate, Shelby County, Alabama ("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 165,000.00 to 215,245.00

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 9th day of December, 1998.

Randall H. Goggans  
Randall H. Goggans  
UNION STATE BANK  
BY: Rex Alexander  
Its President  
Rex Alexander  
Inst # 1999-00740

01/06/1999-00740  
03:03 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CM 03.95

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, whose name(s) is 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 9th day of December, 1998.

My commission expires: Nylon R Bishop  
Notary Public

STATE OF ALABAMA  
COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Rex Alexander, President of Union State Bank Rex Cooperation, 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, as such 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 9th day of December, 1998.

My commission expires: Nylon R Bishop  
Notary Public