

**RECORDATION REQUESTED BY:**

Regions Bank  
P. O. Box 10247  
Birmingham, AL 35202

**WHEN RECORDED MAIL TO:**

Regions Bank  
P. O. Box 10247  
Birmingham, AL 35202

**SEND TAX NOTICES TO:**

Regions Bank  
P. O. Box 10247  
Birmingham, AL 35202

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 22, 1998, BETWEEN Randall H. Goggans, a married man, (referred to below as "Grantor"), whose address is 100 Applegate Circle, Pelham, AL 35124; and Regions Bank (referred to below as "Lender"), whose address is P. O. Box 10247, Birmingham, AL 35202.

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated April 17, 1996 (the "Mortgage") recorded in Shelby County, State of Alabama as follows:

Recorded on April 18, 1996 in the Probate Office of Shelby County, Alabama in instrument #1996-12682, Amendment to Mortgage Increasing the Amount of Secured Debt dated October 11, 1996 and recorded in October 20, 1996 in instrument #1996-41897 and Amendment to Mortgage Increasing Amount of Secured Debt dated March 27, 1996 and recorded on March 31, 1996 in instrument #1996-11289.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property (the "Real Property") located in Shelby County, State of Alabama:

Parcel I: The South 1/2 of NE 1/4 of Section 11, Township 21 South, Range 2 West, Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted. Parcel II: The North 1/2 of SE 1/4 of Section 11, Township 21 South, Range 2 West, Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

The Real Property or its address is commonly known as Highway 331, Columbiana, AL 35051. The Real Property tax identification number is #58-22-1-11-0-000-012 & #58-22-1-11-0-000-012-002.

**MODIFICATION.** Grantor and Lender hereby modify the Mortgage as follows:

Increase principal amount secured by mortgage from \$250,000.00 to \$350,000.00.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

**EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.**

**GRANTOR:**

X  (SEAL)  
Randall H. Goggans

**LENDER:**

Regions Bank

  
Authorized Officer

This Modification of Mortgage prepared by:

Name: Denise Y. Hagan/Real Estate Dept.  
Address: 417 North 20th Street  
City, State, ZIP: Birmingham, Alabama 35203

Inst # 1999-01474  
01/12/1999-01474  
09:59 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CRH 161.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA )  
 ) ss  
COUNTY OF JEFFERSON )

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

Given under my hand and official seal this 22nd day of December, 1998

  
Notary Public

My commission expires

7, 2002

LENDER ACKNOWLEDGMENT

STATE OF )  
 ) ss  
COUNTY OF )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that

Given under my hand and official seal this day of 19

Notary Public

My commission expires

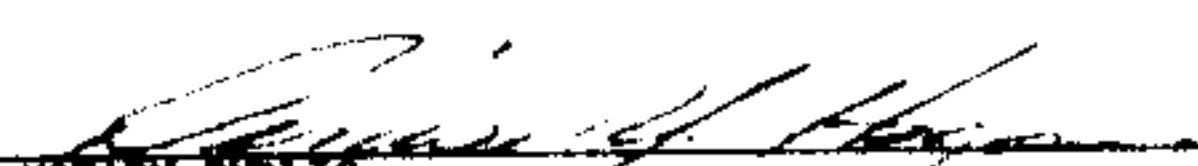
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LENDER ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE HEREBY CERTIFY THAT KATHY L. YOUNG WHOSE NAME AS VICE PRESIDENT OF REGIONS BANK, A CORPORATION, IS SIGNED TO THE FOREGOING MODIFICATION OF MORTGAGE, AND WHO IS KNOWN TO ME, ACKNOWLEDGE BEFORE ME, ON THIS DAY, THAT BEING INFORMED OF THE CONTENTS OF THE CONVEYANCE, HE, AS SUCH OFFICER, AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION.

GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 22ND DAY OF DECEMBER, 1998.

  
NOTARY PUBLIC

7, 2002

7, 2002

Inst # 1999-01474

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09:59 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
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