

STATE OF ALABAMA)
SHELBY COUNTY)

MODIFICATION OF MORTGAGES

This Modification of Mortgages (the Modification) is made this 16th day of April 2004 by and between Randall H. Goggans, a married man (Goggans) and Union State Bank (Bank).

Whereas, Bank is the mortgagee in those certain mortgages recorded in Instrument Number 1999-43921 and Instrument Number 1999-52106 (as said Instrument is corrected in Instrument Number 2001-47812) all in the Office of the Judge of Probate, Shelby County, Alabama which mortgages secure an aggregate debt of \$400,000.00 and are collectively referred to herein as the Mortgages; and

Whereas, Goggans and Bank desire to modify the Mortgages.

Now, therefore, in consideration of the premises, the mutual covenants contained herein and for other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. THE MAXIMUM OBLIGATION LIMIT as set forth in Paragraph 3 of the Mortgages is hereby increased from the current aggregate amount of \$400,000.00 to an aggregate total amount of \$900,000.00 representing an increase of the MAXIMUM OBLIGATION LIMIT of \$500,000.00. The MAXIMUM OBLIGATION LIMIT of \$900,000.00 is included in a renewal note from Goggans to Bank bearing even date herewith and is evidenced in the principal amount set forth in said renewal note.
2. The legal description of the real property described in the Mortgages is hereby changed to exclude any real property described in the Mortgages which have been released from the lien of the Mortgages prior to date of this Modification. The real property described in the Mortgages as amended by said exclusion is referred to herein as the Property.
3. The Mortgages as modified herein are subject to all easements, restrictions and rights of way of record.
4. The Property is not the homestead of Goggans or his spouse.
5. Unless specifically modified by this Modification, all provisions of the Mortgages shall remain in full force and effect.

Done the date and year first above written.

Union State Bank

By:

Its:

Randall H. Goggans

STATE OF ALABAMA)
Jefferson COUNTY)

CORPORATION ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Rex V. Alexander, whose name as President of Union State Bank, a corporation is signed to the foregoing instrument, and who is known to me, acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of the corporation.

Given under my hand and official seal this 16 day of April, 2004.

[Signature]
Notary Public
My Commission Exp. 2-10-07

STATE OF ALABAMA)
[Signature] COUNTY)

I, the undersigned, a Notary Public for the State of Alabama at Large do 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 official seal this 16 day of April, 2004.

[Signature]
Notary Public
My Commission Exp. 3-1-06