

MORTGAGE MODIFICATION AGREEMENT

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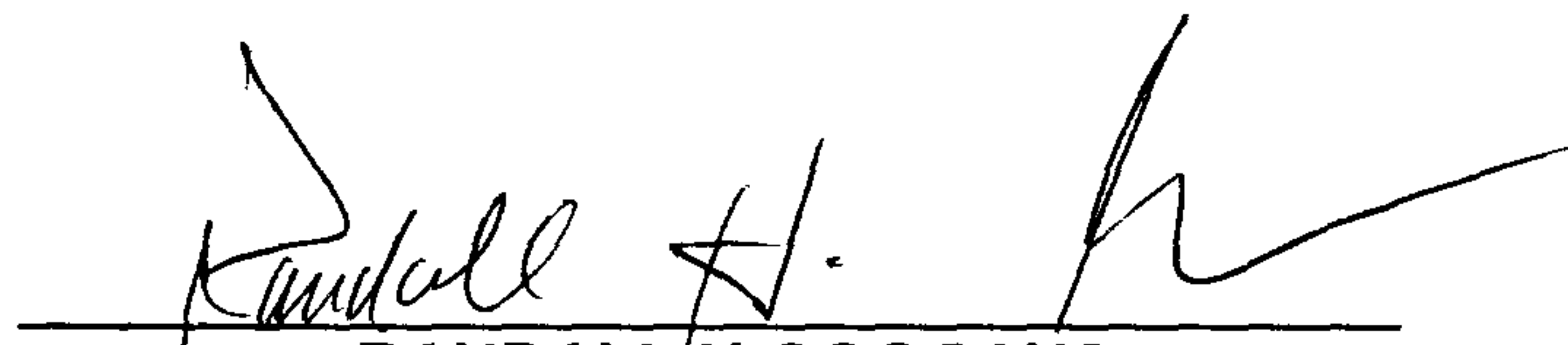
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Shelby Cnty Judge of Probate, AL
07/16/2004 16:04:00 FILED/CERTIFIED

THIS MORTGAGE MODIFICATION AGREEMENT is made and entered into on JULY 2, 2004 by and between **RANDALL H GOGGANS**, an unmarried man (hereinafter referred to as the "Mortgagor") and **CENTRAL STATE BANK**, (hereinafter called the "Mortgagee").

Mortgagor has entered into an original mortgage agreement with Mortgagee on JUNE 2, 2004 as recorded in INSTRUMENT # 20040611000318430 on JUNE 11, 2004, in the Office of the Judge of Probate of SHELBY County, Alabama. Both Mortgagor and Mortgagee desire to amend the terms of the original mortgage and note executed simultaneously therewith.

These things considered, Mortgagee hereby allows Mortgagor to increase the original mortgage from TWENTY-SEVEN THOUSAND, FIVE HUNDRED and 00/100 Dollars (\$27,500.00) to FORTY-FOUR THOUSAND and 00/100 Dollars (\$44,000.00). The new note shall be secured by the original above described mortgage as amended herein and amortized under the terms and conditions of the new note executed simultaneously with this agreement.

IN WITNESS WHEREOF, Mortgagors and Mortgagee have hereunto set their hands and seals on this the 2ND day of JULY, 2004.


RANDALL H GOGGANS

(MORTGAGOR)

CENTRAL STATE BANK

By 
William M. Schroeder, Jr., Vice President

(MORTGAGEE)

**STATE OF ALABAMA
CHILTON COUNTY**

I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared **RANDALL H GOGGANS**, whose name is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he being informed of the contents of said agreement, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2ND day of JULY, 2004.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES MAY 12, 2007

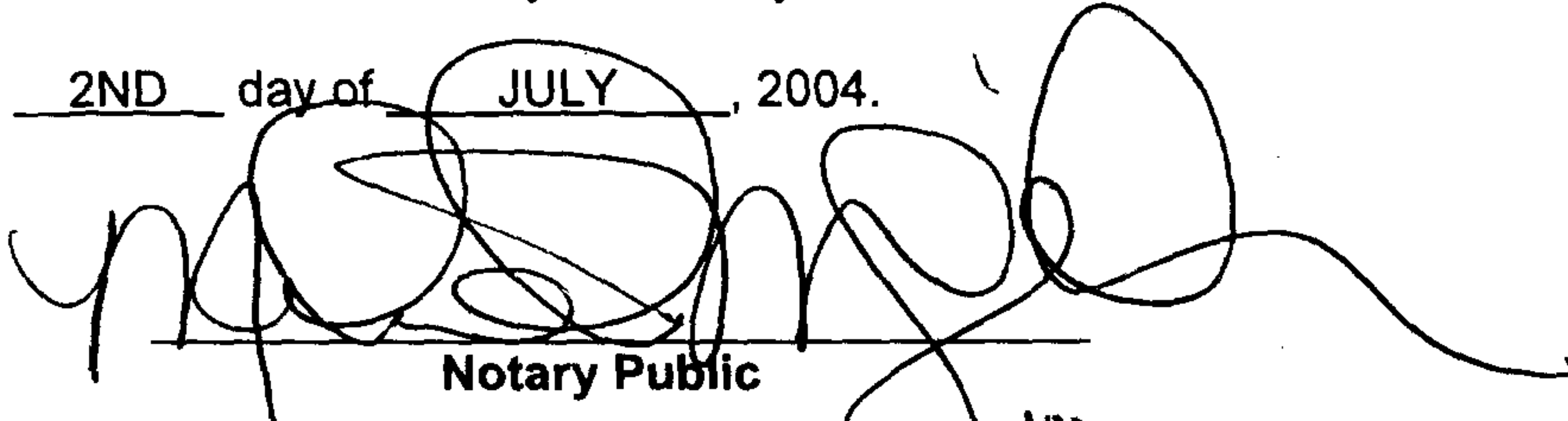
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STATE OF ALABAMA
CHILTON COUNTY

20040716000396770 Pg 2/2 38.75
Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, a Notary Public, in and for said County in said State, personally appeared William M. Schroeder, Jr. whose name as Vice President of Central State Bank, is signed to the foregoing Mortgage Modification Agreement and who is known to me, acknowledged before me on this day, that, he as such officer and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2ND day of JULY, 2004.


Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES
NOV 21, 2005