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Prepared by: Beverly Welch
Highland Bank
P. O. Box 55338
Birmingham, AL 35255-5338

State of Alabama
County of Jefferson

Amendment to Mortgage

THIS AGREEMENT, made this 5 day of FEBRUARY, 1991, by and between Ira Austin Swift, single ("Borrower") and Highland Bank, a state banking corporation ("Lender").

R E C I T A L S:

A. On September 19, 1990, Ira Austin Swift and Pamela Swift Daugherty executed and delivered to Lender a mortgage in the amount of \$ 40,000.00 which mortgage is recorded in the Office of the Judge of Probate of JEFFERSON County, Alabama in Real Volume 311 page 409 (the "Mortgage") as security for a loan by Lender to Borrower in the principal sum of \$ 40,000.00.

B. Borrower has requested and Lender has agreed to increase the original loan to \$ 44,000.00 provided the Mortgage is amended as hereinafter set forth.

AGREEMENT

NOW, THEREFORE, in consideration of the recitals and to induce the Lender to make an additional loan to Borrower, the parties agree as follows:

1. The Mortgage is hereby amended by deleting the words and figures "FORTY THOUSAND AND 00/100 DOLLARS" and "\$ 40,000.00" wherever the same appear, and to insert in lieu thereof the words and figures "FORTY FOUR THOUSAND AND 00/100 DOLLARS" and "\$ 44,000.00".

2. The term "Note" or "Promissory Note" as used in the Mortgage shall refer to such instruments as the same have been modified by a Master Note of even date herewith, and as the same may hereafter be extended, renewed, or modified.

3. Except as herein amended, the Mortgage shall remain in full force and effect, and the mortgage, as herein amended, is hereby ratified and affirmed in all respects. Borrower confirms that it has no defenses or offsets with respect to its obligations pursuant to the Mortgage as herein amended.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed on this day and year first written above.

Ira Austin Swift
IRA AUSTIN SWIFT SINGLE
Pamela Swift Daugherty
PAMELA SWIFT DAUGHERTY SINGLE

HIGHLAND BANK

By: Steven D. Erickson

Its Senior Vice President

State of Alabama
County of Jefferson

I, the undersigned authority, a Notary Public, hereby certify that IRA AUSTIN SWIFT & PAMELA SWIFT DAUGHERTY whose name as Borrower 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 instrument, he, as such Borrower, executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this 5 day of
FEBRUARY, 19 91.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

Ellen A. Dwyer
Notary Public

State of Alabama
County of Jefferson

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that STEVEN D. ERICKSON as SENIOR VICEPRESIDENT of Highland Bank, a state banking corporation, 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 instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said state banking corporation.

Given under my hand and seal of office this 5 day of
FEBRUARY, 19 91.

Ellen A. Dwyer
Notary Public

1. Deed Tax ----- \$ 4.00
2. Mig. Tax ----- \$ 5.00
3. Recording Fee ----- \$ 3.00
4. Indexing Fee ----- \$ 1.00
5. Notary Fee ----- \$ 1.00
6. Certified Fee ----- \$ 1.00