

Amendment to Adjustable-Rate Line of Credit Mortgage

This Amendment (the "Amendment") is made and entered into on November 25, 1991, by and between James M. Anderson and wife Cynthia P. Anderson (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank N.A., a national banking association (hereinafter called the "Mortgagee").

A. Mortgagors (hereinafter called the "Borrower," whether one or more) has (have) entered into an Agreement entitled "AmSouth Equity Line of Credit Agreement," executed by the Borrower in favor of the Mortgagee dated August 17, 1989 (the "Credit Agreement"). The Credit Agreement provides for an open-end line of credit pursuant to which the Borrower may borrow and repay, and reborrow and repay, amounts from the Mortgagee up to a maximum principal amount at any one time outstanding not exceeding the sum of TWENTY THREE THOUSAND & NO/100 - - - - - Dollars (\$ 23,000.00) (the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in Book 254 at page 545, in the Probate Office of Shelby County, Alabama. The Mortgage secures (among other things) all advances made by the Mortgagee to the Borrower under the Credit Agreement, or the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Credit Limit to THIRTY TWO THOUSAND & NO/100 - - - - - Dollars (\$ 32,000.00) (the "Amended Credit Limit").

D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

NOW, THEREFORE, in consideration of the premises, and in further consideration of any advances made by the Mortgagee in excess of the original Credit Limit described in the Mortgage, the Mortgagor and the Mortgagee agree that the Mortgage is, effective as of the date of this Amendment, hereby amended as follows:

1. The term "Credit Limit" as used in the Mortgage shall mean the Amended Credit Limit of THIRTY TWO THOUSAND & NO/100 - - - - - Dollars (\$ 32,000.00).

2. In addition to the other "Debt" described in the Mortgage, the Mortgage shall secure the payment of all advances heretofore or from time to time hereafter made by the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Amended Credit Limit of THIRTY TWO THOUSAND & NO/100 - - - - - Dollars (\$ 32,000.00).

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.

IN WITNESS WHEREOF, The undersigned Mortgagor and Mortgagee have executed this instrument as of the date first written above.

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

91 DEC 27 AM 11:21

JUDGE OF PROBATE

Cynthia P. Anderson (Seal)
AMSOUTH BANK N.A.

BY H.D. Alsobrooks
Vice President

ACKNOWLEDGMENT FOR INDIVIDUAL(S)

STATE OF ALABAMA
Shelby COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James M. Anderson and wife Cynthia P. Anderson, whose name(s) is (are) signed to the foregoing amendment, and who is (are) known to me, acknowledged before me on this day that, being informed of the contents of said amendment, he executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 25th day of November, 1991.

Beverly Baker Benson
Notary Public

AFFIX SEAL
My commission expires: NOTARY PUBLIC, STATE OF ALABAMA AT LARGE, MY COMMISSION EXPIRES: JULY 23, 1994, BONDED THRU NOTARY PUBLIC UNDERWRITERS.

ACKNOWLEDGMENT FOR NATIONAL BANK

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that H.D. Alsobrooks, whose name as Vice President of AmSouth Bank N.A., a national banking association, is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, he, as such officer and with full authority, executed the same voluntarily for and as the act of said banking association. Given under my hand and official seal this day of 1991.

Linda K. Jones
Notary Public

AFFIX SEAL
My commission expires: 11-19-94

This instrument prepared by:
Name: PATRICIA SMITH/AmSouth Bank, N.A.
Address: P. Box 11007
Birmingham, Alabama 35288

1. Deed Tax \$ 13.50
2. Mtg. Tax \$ 2.50
3. Recording Fee \$ 3.00
4. Indexing Fee \$ 1.00
5. No Tax Fee \$ 1.00
6. Certified Fee \$ 20.00
Total \$ 20.00