

Amendment to Adjustable-Rate Line of Credit Mortgage

This amendment (the "Amendment") is made and entered into on January 4, 1996 by and between KAREN FAIRCHILD, AN UNMARRIED WOMAN (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank of Alabama, (hereinafter called the "Mortgagee").

A. KAREN FAIRCHILD, AN UNMARRIED WOMAN (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 5-24-93 (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 TEN THOUSAND SEVEN HUNDRED FIFTY Dollars (\$ 10,750.00) (the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in 8 at page 145 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 Mortgagee have requested that the Mortgagee increase the Credit Limit to FIFTEEN THOUSAND SEVEN HUNDRED FIFTY Dollars (\$ 15,750.00) (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 FIFTEEN THOUSAND SEVEN HUNDRED FIFTY Dollars (\$ 15,750.00).

2. In addition to the other "Debt" described in the Mortgage, the Mortgage shall secure the payment of all advances hereafter 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 FIFTEEN THOUSAND SEVEN HUNDRED FIFTY Dollars (\$ 15,750.00).

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.

Karen Fairchild (Seal)
KAREN FAIRCHILD

(Seal)

AMSOUTH BANK OF ALABAMA

BY Terrill O. Full
As Bank Officer

Inst # 1996-12834

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 KAREN FAIRCHILD, AN UNMARRIED WOMAN, whose name(s) is(are) signed to the foregoing amendment, and who is(are) known to me, acknowledged before me on this day that informed of the contents of said amendment, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 4th day of JANUARY, 1996

Michael Stauden
 Notary Public

AFFIX SEAL MY COMMISSION EXPIRES JANUARY 28, 1997
 My commission expires: _____

ACKNOWLEDGMENT FOR BANK

STATE OF ALABAMA
 JEFFERSON COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Terri O'Neill, whose name as Branch of AmSouth Bank of Alabama, 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 9th day of Jan 1996

[Signature]
 Notary Public

AFFIX SEAL
 My commission expires: 6-9-98

This instrument prepared by:
 AmSouth Bank
 PO Box 830721
 Birmingham, AL 35283-0721

Inst # 1996-12834

04/19/1996-12834
 12:05 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 NEL 18.50