

MORTGAGE AMENDMENT

STATE OF ALABAMA }
COUNTY OF SHELBY }

Inst # 2001-28724

THIS AGREEMENT of Modification made and entered into by and between **Samuel H. Ramsey**, (hereinafter referred to as "Borrower") and First National Bank of Shelby County (hereinafter referred to as FNBSC), on this the 9th day of July, 2001.

WITNESSETH:

WHEREAS, Borrower, on the 12th day of December, 2000, executed to FNBSC a Note in the principal sum of \$177,804.35, ("Note"), which Note is secured by a mortgage conveying certain property situated in Shelby County, Alabama, which mortgage is recorded in the Probate Office of said County, Instrument Number 2000-42826 in said Probate Office, ("Mortgage"), reference being hereby made to the Mortgage for a particular description of the Note and the description of the property securing the payment of the Note (the "Mortgage Property") and

WHEREAS, the amount due under the Note and Mortgage is \$177,804.35 and

WHEREAS, there are no liens or encumbrances against the Mortgage Property, or judgments against the Borrower, and


WHEREAS, the Borrower has requested to increase said amount from \$177,804.35 to \$179,089.67, (**an increase of \$ 1,285.32**) and

WHEREAS, Borrower is desirous of paying the balance of the Note and Mortgage in accordance with a loan plan of FNBSC, and the rules and regulations governing same;

NOW, THEREFORE, in consideration of the mutual benefits to flow to each of the parties hereto, the undersigned hereby agree and covenant as follows, viz:

1. The Borrower agrees to pay the Indebtedness secured by the Mortgage in the amount of \$179,089.67 in accordance with the following loan plan of FNBSC.
2. The Mortgage will secure the advance as a valid first lien against the Mortgage Property.
3. Except as modified by this Agreement, all conditions, terms, obligations, agreements and stipulations made in the Mortgage and Note shall remain in full force and effect

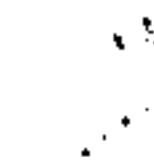
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SHELBY COUNTY JUDGE OF PROBATE
002 MB 18.00



Samuel H. Ramsey

By: William R. Justice
William R. Justice
as its: In-House Counsel

NOTARY PUBLIC
STATE OF TEXAS

James H. Sammon
Notary Public





Notary Public

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