## AMENDMENT TO OPEN-END CREDIT, FUTURE ADVANCE REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on <u>January 30, 2007</u>, by and between <u>John M Johnson</u>, a <u>single man</u>, (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

## RECITALS

A. John M Johnson (hereinafter called the "Borrower", whether on or more) has (have) entered into an agreement entitled First Commercial Bank "Home Equity Line of Credit Agreement", executed by the Borrower in favor of the Mortgagee dated September 24, 2001 (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 One Hundred Fifty Thousand and Zero Cents--Dollars (\$150,000.00) (the "Credit Limit").

- B. The Mortgagor has executed in favor of the Mortgagee an Open End Credit, Future Advance Real Estate Mortgage and Security Agreement (the "Mortgage") recorded in Inst # 2001/44610, 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 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 change the Borrower/Mortgagor from <u>John M Johnson and Lori S Johnson</u> to John M Johnson.
- D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

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

IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 30th day of January, 2007.

John Mahnson

(SEAL)

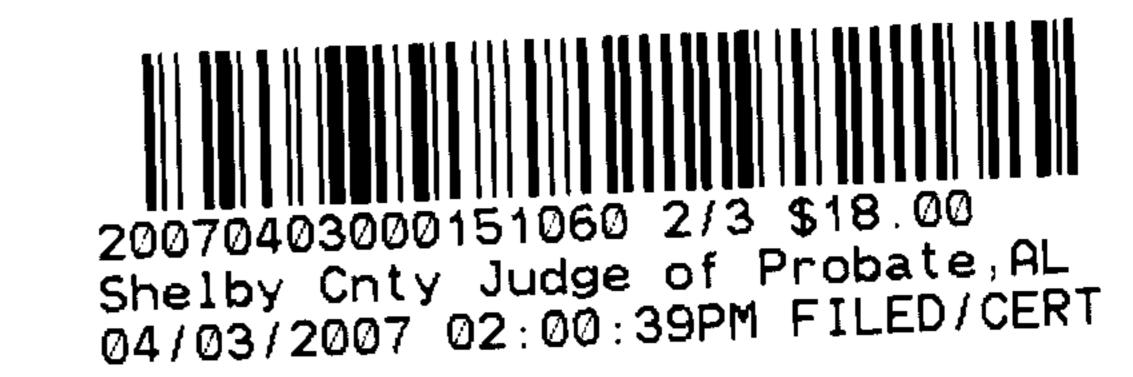
(SEAL)

FIRST COMMERCIAL BANK MORTGAGEE

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Jennifer Cousins

ITS: Assistant Vice President



## INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA				
JEFFERSON	COUNTY	)		

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that <u>John M Johnson</u> whose names are signed to the foregoing amendment, and who are known to me, acknowledged before me on this day that, being informed of the contents of said amendment, have executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 30th day of January, 2007.

(NOTARIAL SEAL)	milia C. Danies
My commission expires:	Notary Public MELINDA C. FLOWERS
	STATE OF ALABAMA AT LARGE
CORPO	RAM COMUSE ON EXPOSE BED EMBEM FEMSE BONDED THRU NOTARY PUBLIC UNDERWRITERS
STATE OF ALABAMA ) JEFFERSON COUNTY )	

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that <u>Jennifer Cousins</u> whose name as <u>Assistant Vice President</u> of First Commercial Bank, a corporation, 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, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 30th day of January, 2007.

(NOTARIAL SEAL)

Notary Public

My commission expires:

This instrument prepared by:

Name: Helen Ancic

First Commercial Bank

Address: P. O. Box 11746

Birmingham, Al 35202-1746

MELINDA C. FLOWERS
NOTARY PUBLIC

STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES SEPTEMBER 1, 2008

BONDED THRU NOTARY PUBLIC UNDERWRITERS

## ALABAMA

THE FRONT OF THIS DOCUMENT IS PINK - THE BACK OF THIS DOCUMENT IS BLUE AND HAS AN ARTIFICIAL WATER	
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ALABAMA	Shelby Cnty Judge of Probate, AL 04/03/2007 02:00:39PM FILED/CERT

TYPE IN PERMANENT BLACK INK. DO NOT USE GREEN, RED, OR BLUE INK.	CERTIFICATE OF DEATH File Number -								
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<b>6</b> , <u></u>	4, CITY, TOWN, OR LOCATION OF DEATH AN		•	5. INSIDE CITY LIMITS	6. PLACE OF DE	ATH-HOSPITAL OR OTHER WIS	HTUTION-(If not in nither, gi	ive street and number)	
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20. <u> </u>	7. IF HOSPITAL (Specify bysales)K, EH or Ourp		8. OF HISPANIC DAIGH (S.	receive You on No. If You, Specify (	Çu <b>ba</b> r,	9. RACL: (Specify American Ind	un, Ulaça, White, etc.)	ID. SEX	
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This is a legal record and must be filed within five (5) days after death.

ADFK-HS 2/Rev. 11-93

This is a true and exact copy of the record on file with the Shelby County Health Department

Signature of Local Registrar