CORRECTED

**AMSOUTH**

*Mortgage Company, Inc.*

# CONSTRUCTION/PERMANENT LOAN

# MORTGAGE RIDER

This Construction/Permanent Loan Mortgage Rider is made this 15th day of April, 1991 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), of the same date (1) given by the undersigned (the "Borrower") to secure the Borrower's promissory note, as amended (the "Note"), to AmSouth Mortgage Company, Inc. (the "Lender") of the same date and (2) covering the property described in the Security Instrument and located at:

6056 Woodvale Circle, Helena, AL 35080

(Property Address]

1. This is a Construction/Permanent Loan, and the indebtedness evidenced by the Note shall be advanced by the Lender to the Borrower pursuant to a Construction/Permanent Loan Agreement of even date herewith. Interest will accrue on the principal amount of the Note which has been advanced and is outstanding from time to time and payments of interest only will be due monthly until (the "Conversion Date"), at which time interest will begin to accrue and payments of principal and interest will be due monthly until November 1, 2021, at which time the entire balance outstanding under the Note will be due and payable.

2. On and before the Conversion Date, paragraph 18 of the Security Instrument shall be inoperative and of no force or effect, it being the intention of the Borrower and the Lender that the Borrower shall have no right to have the enforcement of the Security Instrument discontinued if any default occurs on or before the Conversion Date.

3. Except as specifically modified and amended hereby, the Security Instrument, including, without limitation, the property description contained therein, shall remain in full force and effect in accordance with its terms.

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By signing below, the Borrower accepts and agrees to the terms and covenants contained in this Construction/Permanent Loan Rider.

John C. Wood (SEAL)
Borrower JOHN C. WOOD

Diana M. Wood (SEAL)
Borrower DIANA M. WOOD

NO TAX COLLECTED

| | |
|---|---|
| 1. Deed Tax | |
| 2. Mtg Tax | |
| 3. Recording Fee | [illegible] |
| 4. Indexing Fee | [illegible] |
| 5. | [illegible] |
| 6. Certified Fee | [illegible] |
| Total | [illegible] |

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

91 JUL 12 AM 8:43

JUDGE OF PROBATE