



**FIRST NATIONAL BANK  
OF COLUMBIANA**

P. O. BOX 977  
COLUMBIANA, ALABAMA 36851  
(205) 669-3181

1670

**FDIC**

6 300.00

**AMENDMENT TO ADJUSTABLE RATE  
LINE OF CREDIT MORTGAGE**

This Amendment (the "Amendment") is made and entered into on  
March 17, 19 92, by and between

Tyrus R. Sockwell, Jr. and wife, Carolyn D. Sockwell

(hereinafter called the "Mortgagor", whether one or more) and First  
National Bank of Columbiana, a national banking association  
(hereinafter called the "Mortgagee").

**1. Home Equity Line of Credit Agreement**

Mortgagor has previously entered into an Agreement entitled  
"Home Equity Line of Credit Agreement", executed by the Mortgagor  
in favor of the Mortgagee dated January 21, 19 92  
(the "Credit Agreement"). The Credit Agreement provides for an  
open-end line of credit available to a maximum principal amount at  
any one time outstanding not exceeding the sum of Forty Two Thousand  
and no/100----- Dollars (\$ 42,000.00-----) (the  
"Credit Limit"). The Mortgagor has requested that the Mortgagee  
increase the Credit Limit to Forty Eight Thousand Three Hundred and no/100-  
----- Dollars (\$ 48,300.00-----)  
(the "Amended Credit Limit").

**2. Adjustable Rate Line of Credit Mortgage**

The Mortgagor has executed in favor of the Mortgagee an  
Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded  
in Real Book 384 at page 379  
in the Probate Office of Shelby County,  
Alabama. The Mortgage secures (among other things) all advances  
made by the Mortgagee to the Mortgagor under the Credit Agreement,  
or any extension or renewal thereof, up to the Credit Limit. The  
Mortgagee has required, as a condition to approving the request for  
the Amended Credit Limit, that the Mortgagor enter into an  
Amendment to Home Equity Line of Credit Agreement and execute this  
Amendment to Adjustable Rate Line of Credit Mortgage.

NOW, THEREFORE, in consideration of the premises, and in  
further consideration of any advances to be 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:

A. The term "Credit Limit" as used in the Mortgage shall mean  
the Amended Credit Limit of Forty Eight Thousand Three Hundred and no/100-  
----- Dollars (\$ 48,300.00-----).

B. In addition to the other indebtedness 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 Mortgagor 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 Forty Eight  
Thousand Three Hundred and no/100----- Dollars (\$ 48,300.00-----).

C. Other

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

✓ FNBC - Davis Plaza

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

Tyrus R. Sockwell, Jr. (Seal)  
Tyrus R. Sockwell, Jr.

Carolyn D. Sockwell (Seal)  
Carolyn D. Sockwell

\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

First National Bank of Columbiana

By William R. Justice  
William R. Justice  
Its Asst. 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 Tyrus R. Sockwell, Jr. and wife Carolyn D. Sockwell, 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, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17<sup>th</sup> day of March, 1992.

Stan Lugin  
Notary Public

My Commission Expires: 5-7-95

2. Int. Fee	\$ 7.45
3. Recording Fee	\$ 5.00
4. Indexing Fee	\$ 3.00
5. Notary Fee	\$ 1.00
6. Search Fee	\$ 1.00
Total	\$ 18.45

**ACKNOWLEDGMENT FOR NATIONAL BANK**

STATE OF ALABAMA )  
SHELBY COUNTY )

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that William R. Justice, whose name as Asst. Vice-President of First National Bank of Columbiana, 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 the 17<sup>th</sup> day of March, 1992.

Stan Lugin  
Notary Public  
STATE OF ALA. SHELBY CO.  
I CERTIFY THIS INSTRUMENT WAS FILED

My Commission Expires: 5-7-95

92 MAR 19 PM 3:24

This instrument prepared by:  
Name: First National Bank of Columbiana  
Real Estate Department  
Address: P. O. Box 977

JUDGE OF PROBATE

Columbiana, Al 35051

3-64.98 8/91