



AMENDMENT TO ADJUSTABLE RATE
LINE OF CREDIT MORTGAGE

This Amendment (the "Amendment") is made and entered into on
August 17, 1992, by and between

William R. Justice and wife, Beverly A. Justice
(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 August 15, 1991
(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 Twelve Thousand
Five Hundred and no/100----- Dollars (\$ 12,500.00-----) (the
"Credit Limit"). The Mortgagor has requested that the Mortgagee
increase the Credit Limit to Sixteen Thousand Five Hundred and no/100-----
Dollars (\$ 16,500.00-----)
(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 369 at page 972
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 Sixteen Thousand Five Hundred and no/100-----
Dollars (\$ 16,500.00-----).

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 Sixteen Thousand
Five Hundred and no/100----- Dollars (\$ 16,500.00-----).

C. Other

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

Inst # 1992-17414

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

William R. Justice (Seal)

William R. Justice _____ (Seal)

Beverly A. Justice (Seal)

(Seal)

First National Bank of Columbiana

By Jerry Reinhardsen

Its Senior 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 _____

_____,
william R. Justice and wife, Beverly A. Justice
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, he y executed
the same voluntarily on the day the same bears date.

Given under my hand and official seal this 17th
day of August, 1992.

19 92 .
Judy B. Davis
 Notary Public

My Commission Expires: 7-3-94 ✓

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 Jerry Reinhardsen, whose name as Senior 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 18
day of August, 1992.

Stan Lajda
Notary Public

My Commission Expires: 3/7/75

This instrument prepared by:

Name: First National Bank of Columbiana

Real Estate Department

Address: P. O. Box 977

Inst # 1992-17414

3-64.98 Columbiana, Al 35051 8/91

08/18/1992-17414
03:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 16.00