



# FIRST NATIONAL BANK

OF COLUMBIANA  
P. O. BOX 977  
COLUMBIANA, ALABAMA 35051  
(205) 869-3161



Inst # 1993-25825

## AMENDMENT TO ADJUSTABLE RATE LINE OF CREDIT MORTGAGE

08/26/1993-25825  
3:36 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 HCD 27.00

This Amendment (the "Amendment") is made and entered into on August 25, 1993, by and between Deborah Bridges Fox Zaroba and husband, John Anthony Zaroba (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 March 29, 1993 (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 Ten Thousand and no/100 Dollars (\$10,000.00) (the "Credit Limit"). The Mortgagor has requested that the Mortgagee increase the Credit Limit to Twenty Thousand and no/100 Dollars (\$20,000.00) (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 Instrument No.: 1993-08435 at page, 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 Twenty Thousand and no/100 Dollars (\$20,000.00).



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 Twenty Thousand and no/100 Dollars (\$20,000.00).

C. Other \_\_\_\_\_

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

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

Deborah Bridges Fox Zaroba (Seal)  
Deborah Bridges Fox Zaroba

Deborah Bridges Fox Zaroba  
 (Seal)  
John Anthony Zaroba  
 (Seal)

\_\_\_\_\_ (Seal)

First National Bank of Columbiana

By William R. Justice  
William R. Justice  
Its In House Counsel

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 Deborah Bridges Fox Zaroba and husband, John Anthony Zaroba, 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 25th  
day of August, 1993.

William R. Justus  
Notary Public

My Commission Expires: 9/12/95

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 In House Counsel 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 25th  
day of August, 19 93.

Jedyn L. Davis  
Notary Public

My Commission Expires: 7-3-94 ✓

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

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Columbiana, Alabama 35051  
3-64.98 8/91

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