



AMENDMENT TO ADJUSTABLE RATE
LINE OF CREDIT MORTGAGE

This Amendment (the "Amendment") is made and entered into on
October 8, 1993, by and between
Stanley Ray Jones and wife, Elizabeth R. Jones
(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 April 22, 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 Thirty Thousand and
no/100-----Dollars (\$30,000.00-----) (the
"Credit Limit"). The Mortgagor has requested that the Mortgagee
increase the Credit Limit to Fifty Thousand and no/100-----
-----Dollars (\$50,000.00-----)
(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 Number 1993-11351 ~~XXXXXX~~
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 Fifty Thousand and no/100-----
-----Dollars (\$50,000.00-----).

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 Fifty Thousand
and no/100-----Dollars (\$50,000.00-----).

C. Other _____

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

Inst # 1993-31340

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

Stanley Ray Jones (Seal)
Stanley Ray Jones
Elizabeth R. Jones (Seal)
Elizabeth R. Jones
____ (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 Stanley Ray Jones and wife, Elizabeth R. Jones, 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 8th day of October, 1993.

Stanley Ray Jones
Notary Public
5/7/95

My Commission Expires: _____

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 8th day of October, 1993.

Stanley Ray Jones
Notary Public

My Commission Expires: _____

This instrument prepared by:

Name: First National Bank of Columbiana
Real Estate Department

Address: P. O. Box 977

Inst # 1993-31340

Columbiana, Al 35051

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