

Amendment to Adjustable-Rate Line of Credit Mortgage

J96992

This Amendment (the "Amendment") is made and entered into on 9-16-, 19 93, by and between Stephen R. Smith and wife, Deborah G. Smith (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank N.A., a national banking association (hereinafter called the "Mortgagee").

A. Mortgagors (hereinafter called the "Borrower," whether one or more) has (have) entered into an Agreement entitled "AmSouth Equity Line of Credit Agreement," executed by the Borrower in favor of the Mortgagee dated March 22, 1991 (the "Credit Agreement"). The Credit Agreement provides for an open-end line of credit pursuant to which the Borrower may borrow and repay, and reborrow and repay, amounts from the Mortgagee up to a maximum principal amount at any one time outstanding not exceeding the sum of Ten Thousand and 00/100***** Dollars (\$ 10,000.00) (the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in Real Book 237 at page 353, in the Probate Office of Shelby, County, Alabama. The Mortgage secures (among other things) all advances made by the Mortgagee to the Borrower under the Credit Agreement, or the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.

C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Credit Limit to Thirty Thousand and 00/100***** Dollars (\$ 30,000.00) (the "Amended Credit Limit").

D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

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

1. The term "Credit Limit" as used in the Mortgage shall mean the Amended Credit Limit of Thirty Thousand and 00/100***** Dollars (\$ 30,000.00).

2. In addition to the other "Debt" 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 Borrower 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 Thirty Thousand and 00/100***** Dollars (\$ 30,000.00).

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.

* [Signature] (Seal)
* Deborah G. Smith (Seal)
AMSOUTH BANK N.A.
BY [Signature]
Its AVP

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 Stephen R. Smith and wife, Deborah G. Smith, 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 executed the same voluntarily on the day the same bears date. Given under my hand and official seal this 16th day of September, 1993.

[Signature]
Notary Public
Inst # 1993-32718
10/21/1993-32718
11:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
38.50

AFFIX SEAL
My commission expires: 11-19-94

ACKNOWLEDGMENT FOR NATIONAL BANK

STATE OF ALABAMA
Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Roland W. Self, whose name as Asst. Vice President of AmSouth Bank N.A., 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 17th day of September, 1993.

[Signature]
Notary Public
CT NOTARY
MONTGOMERY COUNTY JUDGE OF PROBATE
1810 21st St
MONTGOMERY, AL 36103

AFFIX SEAL
My commission expires: 11-19-94

This instrument prepared by:
Name: AmSouth Bank N.A./Home Equity Dept./Kari Rice
Address: P.O. Box 11007/Birmingham, AL 35288