87-22377

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Amendment to Adjustable-Rate Line of Credit Mortgage

This amendment (the "Amendment") is made and entered into on APRIL 3, 1995, by and between HENRY W. DONALD AND WIFE, LESLIE W. DONALD (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank of Alabama, (hereinafter called the "Mortgagee").

- A. HENRY W. DONALD AND LESLIE W. DONALD (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 SEPTEMBER 22, 19 89(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 TWENTY SEVEN THOUSAND AND 00/100 Dollars (\$ 27,000.00) (the "Credit Limit").
- B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in BOOK 259 at page 959, in the Probate Office of SHELBY, County, Alabama. The Mortgage secures (among other things) all advances make 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 FIVE THOUSAND AND 00/100 Dollars (\$ 35,000,00) (the "Amended Credit Limit").
- D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enterinto 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 FIVE THOUSAND AND 00/100 Dollars \$35,000.00).
- 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 FIVE THOUSAND AND 00/100 Dollars (\$35,000,00).

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. (Seal) (Seal) AMSOUTH BANK OF ALABAMA

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 <u>HENRY W. DONALD AND</u> WIFE, LESUIE W. DONALD, whose name(s) ARE signed to the foregoing amendment, and who ARE known to me, acknowledged before me on this day that 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 day 3RD of APRIL, 1995.

AFFIX SEAL

My commission expires:

Notary Public

STATE OF ALABAMA SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Soly Kal , whose name as _ of AmSouth Bank of Alabama, is signed to the foregoing amendment, and who is know 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.

ACKNOWLEDGMENT FOR BANK

Given under my hand and official seal this 3RD day of APRIL, 1995.

Notary Public

6.9.98 AFFIX SEAL

1995-14183

This instrument prepared by: Cindy Schrader

PO Box 11007

Birmingham, AL 35288

My commission expires:

06/01/1995-14183 09:07 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

20.50 OOT HED