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Amendment to Adjustable-Rate Line of Credit Mortgage

This amendment (the "Amendment") is made and entered into on 1-18-96 by and between (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank of Alabama, (hereinafter called the "Mortgagee").

A. STEPHEN HOWARD HOLLAND, AND WIFE, SUZANNE G. HOLLAND (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 2-24-92 (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 (exceeding the sum of twenty thousand Dollars (\$ 20,000.00)) (the "Credit Limit").

B. The Mortgagee has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in 4217 of page 700 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 Mortgagee have requested that the Mortgagee increase the Credit Limit to TWENTY FIVE THOUSAND Dollars (\$ 25,000.00) (the "Amended Credit Limit").

D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagee 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 Mortgagee 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 TWENTY FIVE THOUSAND Dollars (\$ 25,000.00).

2. In addition to the other "Debt" described in the Mortgage, the Mortgage shall secure the payment of all advances heretofore or hereinafter 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 TWENTY FIVE THOUSAND Dollars (\$ 25,000.00).

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.
IN WITNESS WHEREOF, the undersigned Mortgagee and Mortgagee have executed this instrument as of the date first written above.

Stephen Howard Holland (Sign)
STEPHEN HOWARD HOLLAND
Suzanne G. Holland (Sign)
SUZANNE G. HOLLAND

AMSouth BANK OF ALABAMA
ASHLEY LIGHTFOOT
BY Ashley Lightfoot
is Personal Banking Officer

Inst # 1996-03869

Inst # 1996-03869
02/06/1996-03869
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 18.50

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 HOWARD HOLLAND, AND WIFE, SUZANNE G. HOLLAND whose name(s) is(are) signed to the foregoing amendment, and who is(are) known to me, acknowledged before me on this day that informed of the contents of said amendment, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 18th day of Jan, 96.

Linda D. Grady
Notary Public

AFFIX SEAL

My commission expires: Jan 10, 1999

ACKNOWLEDGMENT FOR BANK

STATE OF ALABAMA

Jefferson COUNTY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Ashley Lightfoot whose name as Personal Banking Officer of AmSouth Bank of Alabama, 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 18th day of Jan, 96.

Linda D. Grady
Notary Public

AFFIX SEAL

My commission expires: Jan 10, 1999

This instrument prepared by:

AmSouth Bank

PO Box 830721

Birmingham, AL 35283-0721

Inst # 1996-03869

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