

STATE OF ALABAMA )  
SHELBY COUNTY )

AMENDMENT TO MORTGAGE

THIS AMENDMENT TO MORTGAGE entered into this 13th day of May, 1996, on behalf of William A. McNeely, III, and wife, Peggy M. McNeely (hereinafter called "Mortgagor") in favor of National Bank of Commerce of Birmingham, a national banking association (the "Lender").

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Recitals

A. By Real Estate Mortgage recorded in the Office of the Judge of Probate of SHELBY County, Alabama, at Inst # 1995-34635 the Mortgagor granted a mortgage to the Lender on real property described as:

"See Exhibit A"

to secure indebtedness in the original principal amount of \$ 25,000.00 (the "Mortgage").

B. The Mortgagor has requested the Lender extend additional credit and the Lender has agreed to extend additional credit, on the condition, among other things, the Mortgagor execute and deliver this Amendment to Mortgage.

NOW, THEREFORE, in consideration of the premises, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

AGREEMENT

1. Paragraph A. of the Mortgage is hereby modified to read:

A. The Secured Line of Credit. William A. McNeely, III and Peggy M. McNeely (hereinafter called the "Borrower", whether one or more) is now or may become in the future justly indebted to the Lender in the maximum principal amount of Fifty Five Thousand dollars (\$55,000.00) (the "Credit Limit") under a certain open-end line of credit established by the Lender for

O/E Mortgage

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the Borrower pursuant to an agreement entitled "Home Equity Line Credit Agreement," executed by the Borrower in favor of the Lender, dated May 13, 1996 (the "Credit Agreement"). The Credit Agreement provides for an open-end credit plan under which the Borrower may borrow and repay, and reborrow and repay, amounts from the Lender up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.

2. Paragraph C. of the Mortgage is hereby modified to read:

C. Mortgage Tax. This Mortgage secures open end or revolving indebtedness with residential real property or interests therein. Therefore, under Section 40-22-2(1)b, Code of Alabama 1975, as amended, the mortgage filing privilege tax shall not exceed \$.15 for each \$100, or fraction thereof, of the Credit Limit of \$ 55,000.00, which is the maximum principal indebtedness, or fraction thereof, to be secured by this Mortgage at any one time. Although the interest rate payable on the line of credit may increase if the Index in effect on the first day of the billing cycle increases, the increased finance charges that may result are payable monthly under the Credit Agreement and there is no provision for negative amortization, capitalization of unpaid finance charges or other increases in the principal amount secured hereby over and above the Credit Limit. Therefore, the principal amount secured will never exceed the Credit Limit unless an appropriate amendment hereto is duly recorded and any additional mortgage tax due on the increased principal amount paid at the time of such recording.

3. Except as modified herein, the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, each of the undersigned have caused this instrument to be executed on the day and year first above written.

BY: [Signature]

BY: [Signature]

NATIONAL BANK OF COMMERCE OF  
BIRMINGHAM

BY: [Signature]

Its: Vice President

THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS OF  
\$ 30,000.00

STATE OF ALABAMA )  
Shelby COUNTY )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that William A. McNeely, III and Peggy M. McNeely whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said instrument, they executed the same voluntarily on the date the same bears date.

Given under my hand and official this 13th day of May, 1996.

Julie J. Taylor  
Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Mar. 23, 2000.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My Commission Expires: \_\_\_\_\_

STATE OF ALABAMA )  
Shelby COUNTY )

I, the undersigned authority, in and for said county in said state, hereby certify that Bobbie Y. Williams whose name as Vice President of National Bank of Commerce of Birmingham, a national banking association, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, 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 13th day of May, 1996.

Julie J. Taylor  
Notary Public

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Mar. 23, 2000.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My Commission Expires: \_\_\_\_\_

THIS INSTRUMENT PREPARED BY:

Julie Taylor  
National Bank of Commerce of Birmingham  
PO Box 10686  
Birmingham, Alabama 35202-0686

EXHIBIT "A"

Begin at the NW corner of the NW 1/4 of the NW 1/4 of Section 13, Township 22 South, Range 3 West, Shelby County, Alabama, and run South along the West line of said 1/4-1/4 section 1139.62 feet to a point on the Northwesterly right of way line of Shelby County No. 12; thence an angle left of 119 degrees 42 minutes and run Northeasterly along said right of way line a chord distance of 235.20 feet; thence an angle left of 60 degrees 18 minutes and run North 109.70 feet; thence an angle left of 1 degree 29 minutes and run Northerly 155.97 feet to a point of curve to the right, said curve having a central angle of 36 degrees 37 minutes; thence along arc of said curve 71.92 feet to point of tangent; thence along tangent line 75.90 feet to point of curve to the left, and curve having a central angle of 61 degrees 09 minutes; thence along arc of said curve 82.61 feet to point of tangent; thence along tangent line 26.33 feet to point of curve to the right, said curve having a central angle of 27 degrees 51 minutes; thence along arc of said curve 80.27 feet to point of tangent; thence along tangent line 435.02 feet to a point of intersection with the North line of said 1/4-1/4 section; thence an angle left of 88 degrees 56 minutes and run West along the North line of said 1/4-1/4 section 256.72 feet to point of beginning of herein described property, Minerals and mining rights excepted.

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004 THE SHELBY COUNTY JUDGE OF PROBATE