

This instrument prepared by:

Stephen A. Pierce

Home Mortgage Services

P.O. Box 12564 Birmingham AL 35202

95-470-622

MWL-551
SCA
33.50

AMENDMENT TO MORTGAGE

WHEREAS, the undersigned Mortgagors executed and delivered to the undersigned Mortgagee a certain Real Estate Mortgage and Security Agreement dated NOVEMBER 2, 1992 (the "Mortgage"), and the Mortgage was recorded in Real Book 1992, page(s) 27886, in the office of the Judge of Probate of SHELBY County, Alabama.

NOW, THEREFORE, Mortgagors and Mortgagee hereby agree that the Mortgage is amended in the following respects:

LOT 33, ACCORDING TO THE AMENDED MAP OF RIVERCHASE WEST, RECORDED IN MAP BOOK 7, PAGE 150, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

INCREASE CURRENT EQUITY LINE FROM \$25,000 TO \$40,000.

FILE ALL PAPERS IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO EASEMENTS, RIGHTS OF WAY, RESTRICTIONS AND COVENANTS OF RECORD.

Inst # 1996-37423

11/12/1996-37423
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 33.50

Except as hereinabove expressly amended, the terms of the Mortgage are hereby ratified and affirmed.

Dated this 3RD day of SEPTEMBER 1996

MORTGAGORS:

Ronald L. Ramey
RONALD L. RAMEY

Catherine B. Ramey
CATHERINE BOLLING RAMEY

MORTGAGEE:

SOUTHTRUST BANK OF Alabama, National Association

By Stephen A. Pierce

Its Assistant Manager

STATE OF ALABAMA)

JEFFERSON COUNTY)

INDIVIDUAL ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that RONALD L. RAMEY and CATHERINE ROLLING RAMEY whose name 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 the instrument, have executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this SEPTEMBER 3, 1996.

(Notarial Seal)

Heather M. Christensen
Notary Public

My Commission Expires April 3, 2000.

STATE OF ALABAMA)

COUNTY)

INDIVIDUAL ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____ whose name _____ signed to the foregoing instrument and who _____ known to me, acknowledged before me on this day that, being informed of the contents of the instrument, _____ executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____.

Inst # 1996-37423

(Notarial Seal)

11/12/1996
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SMA 33.50

STATE OF ALABAMA)

COUNTY)

CORPORATE ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____ whose name as _____ of _____ a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this _____.

(SEAL)

Notary Public

U-B-CO
LAND TITLE COMPANY
600 20TH STREET NORTH
BIRMINGHAM, AL 35203-2601
(205) 251-2871