

COBIA  
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**Amendment to Adjustable-Rate Line of Credit Mortgage**

This amendment (the "Amendment") is made and entered into on December 02, 1996, by and between WILLIAM P. DAVIDSON AND WIFE, SALLY R. DAVIDSON (hereinafter called the "Mortgagor," whether one or more) and AmSouth Bank of Alabama, (hereinafter called the "Mortgagee").

A. William P. Davidson and Sally R. Davidson (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 January 12, 1996 (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 FIFTY THOUSAND AND NO/100S Dollars (\$ 50,000.00) (the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in 1996 at page 4286, 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 FIFTY-FIVE THOUSAND AND NO/100S Dollars (\$ 55000.00) (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 FIFTY-FIVE THOUSAND AND NO/100S Dollars (\$ 55000.00).

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 FIFTY-FIVE THOUSAND AND NO/100S Dollars (\$ 55000.00).

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.

William P. Davidson (Seal)  
William P. Davidson

X Sally R. Davidson (Seal)  
Sally R. Davidson

AMSOUTH BANK OF ALABAMA

BY Daniel M. [Signature]

Its INDEPENDENT BRANCH MGR

Inst # 1996-42657

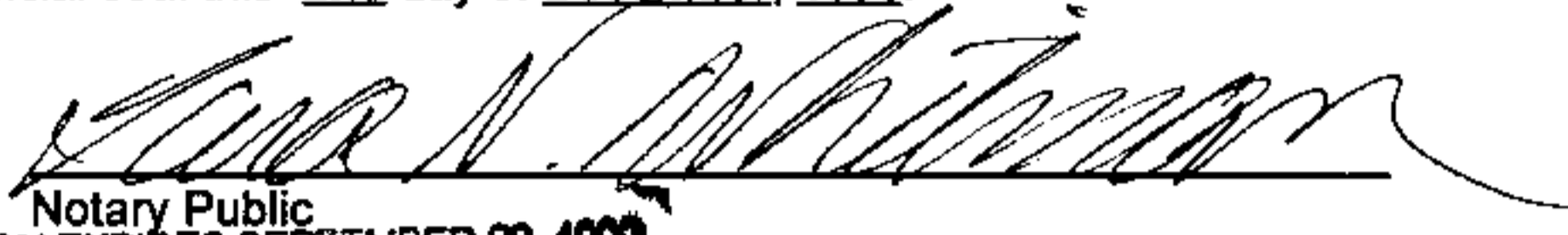
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SHELBY COUNTY JUDGE OF PROBATE  
002 NEL 18.50

**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 William P. Davidson and Sally R. Davidson, 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 2nd day of December, 1996.

  
Notary Public

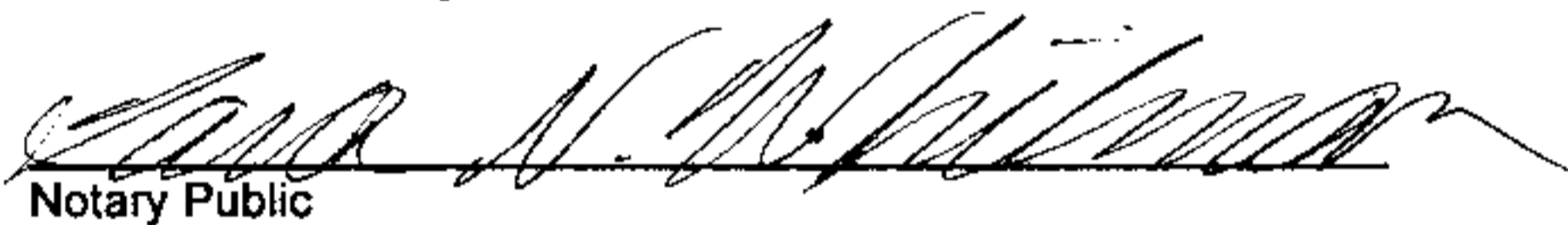
AFFIX SEAL **MY COMMISSION EXPIRES SEPTEMBER 29, 1999**  
My commission expires: \_\_\_\_\_

**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 Daniel M. Sims Jr., whose name as Inverness Branch 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 2nd day of December, 1996.

  
Notary Public

AFFIX SEAL **MY COMMISSION EXPIRES SEPTEMBER 29, 1999**  
My commission expires: \_\_\_\_\_

This instrument prepared by:  
Kim Walford  
AmSouth Bank  
PO Box 830721  
Birmingham, AL 35283-0721

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