

This instrument prepared by:

Stephen A. Pierce

Home Mortgage Services

P.O. Box 12564 Birmingham AL 35202

95-471-964
SCA

1161-2034 4850

AMENDMENT TO MORTGAGE

WHEREAS, the undersigned Mortgagors executed and delivered to the undersigned Mortgagee a certain Real Estate Mortgage and Security Agreement dated JANUARY 22, 1993 (the "Mortgage") and the Mortgage was recorded in Real Book 1993, page(s) 04234, 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 28, ACCORDING TO THE SURVEY OF DEARING DOWNS, AS RECORDED IN MAP BOOK 6
PAGE 136, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO MORTGAGE TO FIRST SECURITY MORTGAGE CORPORATION, FILED FOR
RECORD APRIL 22, 1987, RECORDED IN REAL 126, PAGE 249.

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

INCREASE CURRENT EQUITY LINE FROM \$10,000 TO \$35,000.

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

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

Dated this 2ND day of DECEMBER 1996

MORTGAGORS:

Philip Clinton Cochran
PHILIP CLINTON COCHRAN
Laura West Cochran
LAURA WEST COCHRAN

MORTGAGEE:

SOUTHTRUST BANK OF Alabama, National Association

By Stephen A. Pierce

Its Assistant Manager

Inst # 1997-02252

01/22/1997-02252
12:42 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 48.50

Laura West

Inst # 1997-02252

STATE OF ALABAMA

SHELBY COUNTY

INDIVIDUAL ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that PHILIP CLINTON COCHRAN and LAURA WEST COCHRAN 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 DECEMBER 2, 1996.

(Notarial Seal)

Helen Martin

Notary Public

MY COMMISSION EXPIRES
FEBRUARY 13, 1998.

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 _____.

(Notarial Seal)

Notary Public

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

Inst # 1997-02252

1-17-97
LAND TITLE COMPANY
600 20TH STREET NORTH
BIRMINGHAM, AL 35203-2601
(205) 251-2871

01/22/1997-02252
12:42 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCU 48.50