## Amendment to Adjustable-Rate Line of Credit Mortgage

This amendment (the "Amendment") is made and entered into on <u>September 09, 1997</u>, by and between <u>ALBERT L. SHOCKLEY AND WIFE</u> <u>JOANN SHOCKLEY</u> (hereinafter called the "Mortgagor," whether one or more) and Amsouth Bank, (hereinafter called the "Mortgagee").

- A. Albert L. Shockley and Joann Shockley (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 5, 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 TWENTY-FIVE THOUSAND DOLLARS & 00/100 Dollars (\$25,000.00) (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 00445, 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 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 THIRTY-FIVE THOUSAND DOLLARS & 00/100 Dollars (\$ 35000.00) (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 THIRTY-FIVE THOUSAND DOLLARS & 00/100 Dollars (\$ 35000.00).
- 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 THIRTY-FIVE THOUSAND DOLLARS & 00/100 Dollars (\$ 35000.00).

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.

109/19/1997-30257 10:19 AM CERTIFIE 10:19 AM CERTIFIE 10:19 AM CERTIFIE

## **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 <u>Albert L. Shockley and Joann Shockley SECONDARY SUFFIX></u> 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 <u>9th</u> day of <u>September</u>, <u>1997</u>.

Notary Bublic

**AFFIX SEAL** 

AmSouth Bank

PO Box 830721

Birmingham, AL 35283-0721

My commission expires: MY COMMISSION EXPIRES INNUARY 68, 19 9

## **ACKNOWLEDGMENT FOR BANK**

STATE OF ALABAMA						
JEFFERSON COUNTY						
I, the undersigned authority	y, a Notary Public in and f	for said County in s	aid State, hereby ce	rtify that		
			•		nent, and who is	know to me,
acknowledged before me on this	day that, being informed	of the contents of sa	aid amendment, he, a	as such officer and w	vith full authority,	executed the
same voluntarily for and as the a		1				
Given under my hand and o	ifficial seal this <u>9th</u> day of <u>S</u>	<u>September, 1997.</u>			•	
•	Notary Public					
AFFIX SEAL						
My commission expires:	<u> </u>					
This instrument prepared by:						
TRACEE HAMPTON						

Inst # 1997-30257
09/19/1997-30257
10:19 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 26.00