

## Amendment to Adjustable-Rate Line of Credit Mortgage

This amendment (the "Amendment") is made and entered into on December 08, 1997, by and between MARK D. FEAGIN AND WIFE ELAN P. FEAGIN (hereinafter called the "Mortgagor," whether one or more) and Amsouth Bank, (hereinafter called the "Mortgagee").

A. MARK D. FEAGIN and ELAN P. FEAGIN (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 March 26, 1997 (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 FOURTEEN THOUSAND AND NO/100\*\*\*\*\* Dollars (\$14000.00\*\*\*\*\*) (the "Credit Limit").

B. The Mortgagor has executed in favor of the Mortgagee an Adjustable-Rate Line of Credit Mortgage (the "Mortgage") recorded in 1997\*\* at page 12079\*, in the Probate Office of SHELBY COUNTY, 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 NINETEEN THOUSAND AND NO/100\*\*\*\*\* Dollars (\$ 19000.00) (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 NINETEEN THOUSAND AND NO/100\*\*\*\*\* Dollars (\$ 19000.00).

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 NINETEEN THOUSAND AND NO/100\*\*\*\*\* Dollars (\$ 19000.00).

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.

Mark D. Feagin (Seal)  
MARK D. FEAGIN

Elan Feagin (Seal)  
ELANFEAGIN

AMSOUTH BANK

BY Norah A. Thomas  
Its Vice President

Inst # 1998-00589

01/08/1998-00589  
12:01 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 NCD 18.50

STATE OF ALABAMA  
SHELBY COUNTY COUNTY

Given under my hand and official seal this 8th day of December, 1997.

## Notary Public

AFFIX SEAL

My commission expires: \_\_\_\_\_

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Robert A. [Signature] whose name as \_\_\_\_\_ of Amsouth Bank, 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 8th day of December, 1907

~~Notary Public~~

**AFFIX SEAL**

**My commission expires:**

This instrument prepared by:  
Dorothy G. Williams  
AmSouth Bank  
PO Box 830721  
Birmingham, AL 35283-0721

01/08/1998-00589  
12:01 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 10.50