

**MODIFICATION OF
HOME EQUITY LINE OF CREDIT AGREEMENT
AND
MORTGAGE**

This agreement of MAY 12th, 1998, is in reference to a loan, which is evidenced by an instrument dated August 29, 1997, made by **Gene N. Gordon and wife, Deborah N. Gordon** of 2005 Lakemoor Drive, Birmingham, Alabama 35244, and payable to the order of **First Bank of Childersburg**, of P. O. Drawer 329, Childersburg, Alabama.

The instrument is secured by a Mortgage filed with the Office of the Probate Judge of Shelby County Alabama on September 17, 1997 as Instrument # 1997-29923 on the following property:

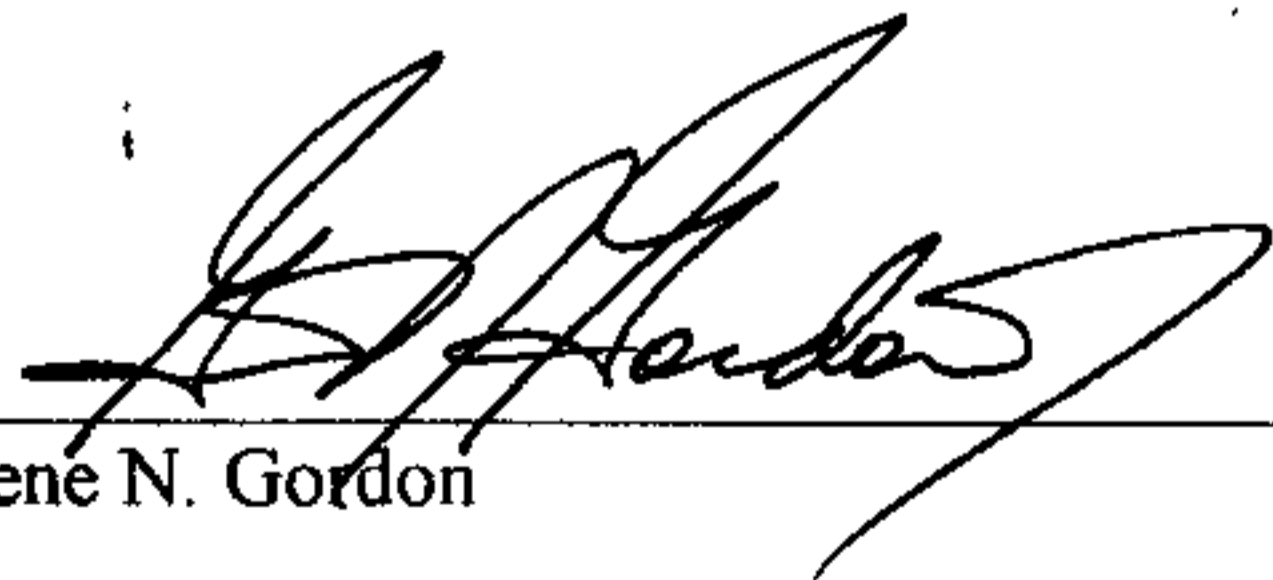
Lot 29, according to the Survey of the Third Addition to Riverchase County Club, Residential Subdivision, as recorded in Map Book 7, Page 53, in the Probate Office of Shelby County, Alabama

For value received the principal amount of the instrument shall remain One Hundred Twenty Five Thousand Dollars and 00/100 (\$125,000.00) however, the payment schedule of the instrument described above shall be changed in the following manner:

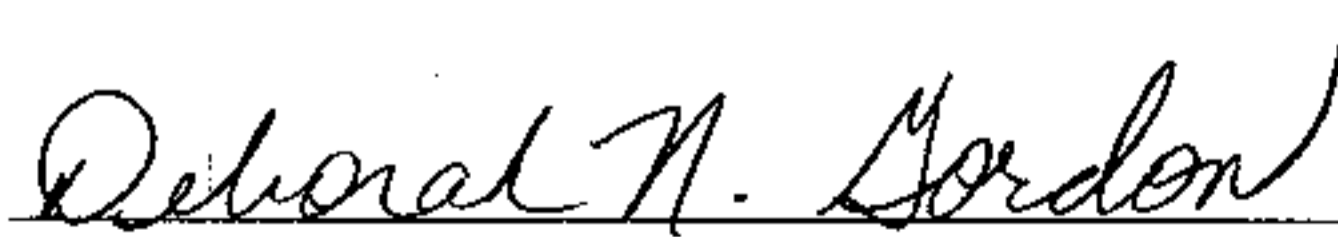
Interest payments in the amount of one percent over prime as stated in the Wall Street Journal shall be made quarterly for one year beginning on August 15, 1998 with a final payment of the principal plus all interest due shall be made on or before May 18, 1999.

This agreement is only a revision and not a novation; except as provided in this agreement, all the terms and conditions of the instrument and the Mortgage described above shall remain in full effect.

IN WITNESS WHEREOF, the parties hereto have signed this agreement on the day and year first above written.



Gene N. Gordon



Deborah N. Gordon

06/24/1998-23392
12:00 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 12.00

Inst # 1998-23392

This agreement is accepted by FIRST BANK OF CHILDERSBURG, an Alabama banking corporation, on MAY 12th, 1998.

**FIRST BANK OF CHILDERSBURG, an Alabama
banking corporation**

By: Byron R. Her
Its: COO

ACKNOWLEDGMENTS

STATE OF ALABAMA)
COUNTY OF TALLADEGA)

I, the undersigned, a Notary Public in and for said County, in said State hereby certify that Gene N. Gordon and wife, Deborah N. Gordon, whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before me that, being informed of the contents of the conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 15 day of MAY, 1998.

Robert Andrew Shrinker
Notary Public
My Commission Expires: 2/7/2000

This document prepared by:
James W. Fuhrmeister
ALLISON, MAY, ALVIS, FUHRMEISTER-
& KIMBROUGH, L.L.C.
P. O. Box 380275
Birmingham, AL 35238

Inst # 1998-23392

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SHELBY COUNTY JUDGE OF PROBATE
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