Addendum to the Mortgage to

John R. Bettis and BrendaGail Bettis, Husband and Wife

Recorded in Shelby County Instrument # 1998 / 47114

AmeriCapital Funding Corporation (Mortgagor) hereby immediately releases John R. Bettis and Brenda Gail Bettis (Mortgagee) from all covenants, promises and agreements contained in the Arbitration Rider recorded along with the above referenced mortgage.

John R. Bettis and Brenda Gail Bettis (Mortgagee) hereby immediately releases AmeriCapital Funding Corporation (Mortgagor) from all covenants, promises and agreements contained in the Arbitration Rider recorded along with the above referenced mortgage.

All other covenants, promises and agreements contained in the above referenced Mortgage are and will remain in full force and effect. John R. Bettis Brenda Gail Bettis SWORN TO ME BEFORE THIS Wellow Day of 33ed, 98 Notary Public for My Commission expires **Date** Lender SWORN TO ME BEFORE THIS 23 Fd 98 Day of che cambe Notary Public for My Commission expires <u>6.34.3000</u>

This document prepared by Maine Moone amendapital Junding Coop.