

Addendum to the Mortgage to

Gary C Mercer and Kathy Mercer, Husband and Wife

Recorded in Shelby County Instrument #1998 / 49524

AmeriCapital Funding Corporation (Mortgagor) hereby immediately releases Gary C Mercer and Kathy Mercer (Mortgagee) from all covenants, promises and agreements contained in the Arbitration Rider recorded along with the above referenced mortgage.

Gary C Mercer and Kathy Mercer (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.

[Signature] 1/13/99
Gary C Mercer Date

[Signature] 12/29/98
Kathy Mercer Date

SWORN TO ME BEFORE THIS 13
Day of Jan, 19 99

[Signature]
Notary Public for Alabama

My Commission expires 5/21/2000

[Signature] 1-14-99
Lender Date

SWORN TO ME BEFORE THIS 14th
Day of January, 19 99

[Signature]
Notary Public for Alabama

My Commission expires 12/4/2001

Inst # 1999-06594

02/16/1999-06594
01:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HNS 8:50

This document
prepared by
Maine Moore
AmeriCapital Funding
Corp. TOTAL P.02