

Addendum to the Mortgage to

James E. Thomas and Janet Franks Thomas, Husband and Wife

Recorded in Shelby County Instrument #1998 / 47830

AmeriCapital Funding Corporation (Mortgagor) hereby immediately releases James E. Thomas and Janet Franks Thomas (Mortgagee) from all covenants, promises and agreements contained in the Arbitration Rider recorded along with the above referenced mortgage.

James E. Thomas and Janet Franks Thomas (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.

James E. Thomas 12/26/98
James E. Thomas Date

Witness Stacey E. Holland

Witness Jay Holland

Janet Franks Thomas 12/26/98
Janet Franks Thomas Date

Witness Stacey E. Holland

Witness Jay Holland

[Signature] 12-29-98
Lender Date

SWORN TO ME BEFORE THIS 29th
Day of December, 19 98

Lina J. Knight
Notary Public for ALABAMA / STATE AT LARGE

My Commission expires 12/10/2001

*This document prepared
by Marie Moore
AmeriCapital Funding
Corporation*

Inst # 1999-06596

02/16/1999-06596

01:13 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 NMS 8.50