

STATE OF ALABAMA)
SHELBY COUNTY

Loan #3173101

Inst # 2000-01002

AMENDMENT TO FUTURE ADVANCE MORTGAGE

This Amendment to Mortgage entered into this 17th day of December, 1999, on behalf of Craig G. Kollars, and wife, Rita A. Kollars (the "Mortgagor") in favor of National Bank of Commerce of Birmingham (the "Bank").

A. By Real Estate Mortgage dated May 16, 1996 and in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. #1996/16877 the Mortgagor, granted a mortgage to the Bank to secure indebtedness in the original principal amount of \$691,000.00 (the "Mortgage").

B. The Mortgagor has requested the Bank to extend further credit to the Mortgagor. The Bank has agreed to extend further credit to the Mortgagor on the condition, among others, that the Mortgagor execute and deliver this Amendment to Mortgage.

C. This is a line of credit. The credit is to be advanced by the Bank to the Mortgagor in installments from time to time pursuant to the terms and conditions of the promissory note described below.

AGREEMENT

Wherefore, premises considered, the parties hereby agree as follows:

1. WHEREAS, Craig G. Kollars is justly indebted to the Mortgagee in the amount of Six Hundred Seventy Thousand Dollars and no/100----- (\$670,000.00) as evidenced by that certain Adjustable Rate Note dated May 16, 1996 and a Note and Loan Modification Agreement dated December 17, 1999 which have a final maturity date of March 1, 2012.

2. Except as herein modified, the Mortgage shall remain in full force and effect.

THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTEDNESS OF \$158,847.51.


Craig G. Kollars


Rita A. Kollars

01/10/2000-01002
11:31 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CJ1 249.35

ACKNOWLEDGMENT FOR INDIVIDUAL(S)

State of Alabama)
County of Jefferson)

I, the undersigned authority, in and for said
county in said state, hereby certify that Craig B.
Kollars and Rita A. Kollars
whose name(s) is (are) signed to the foregoing instrument,
and who is (are) known to me, acknowledged before me on
this day that, being informed of the contents of said
instrument, (he) (she) (they) executed the same voluntarily
on the day the same bears date.

Given under my hand and official seal this
day of August, 1999.

AFFIX NOTARIAL SEAL

Shirley A. Jones
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Sept. 3, 2001.
~~BONDED THIRD NOTARY PUBLIC UNDERWRITERS.~~

My commission expires:

ACKNOWLEDGMENT FOR CORPORATION

State of Alabama)
County of Jefferson)

I, the undersigned authority, in and for said
'county in said state, hereby certify that _____
_____ whose names as
_____ of _____
_____, a corporation, is signed to the
foregoing instrument, and who is known to me, acknowledged
before me on this day that, being informed of the contents
of said instrument (he) (she), as such officer, and with
full authority, executed the same voluntarily for and as
the act of said corporation.

Given under my hand and official seal this
day of _____, 1999.

AFFIX NOTARIAL SEAL

Notary Public

My commission expires: _____

Inst # 2000-01002

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