

**AMENDMENT TO
REAL ESTATE MORTGAGE AND SECURITY AGREEMENT**

This Amendment (the "Amendment") is made and entered into on **October 29, 2001**, by and between **Larry R Kelly & Darlene C Kelley, a married couple** (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. **Larry R Kelley & Darlene C Kelley** (hereinafter called the "Borrower", whether one or more) has (have) entered into as agreement entitled "First Commercial Bank Real Estate Mortgage and Security Agreement", executed by the Borrower in favor of the Mortgagee dated **June 11, 1997** (the "Credit Agreement"). This Credit Agreement is in the amount of **Fifty Four Thousand and .00/100 Dollars (\$ 54,000.00)**.

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded in Inst.# **1997-19390**, in the Probate Office of **Shelby** County, Alabama.

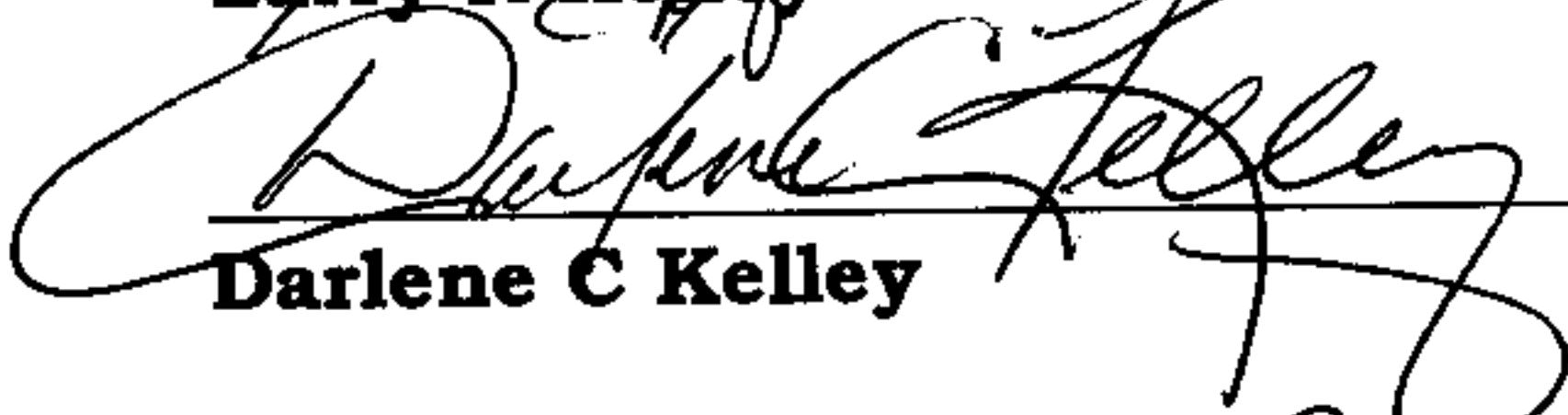
C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Mortgage amount to **Eighty Seven Thousand Six Hundred and .00/100 Dollars (\$ 87,600.00)**.

D. The Mortgagee has required, as a condition to approving the request for the Amended Mortgage, that the Mortgagor enter into this Amendment.

Except as specifically amended hereby, the Mortgage shall remain in full force and effect in accordance with its terms.

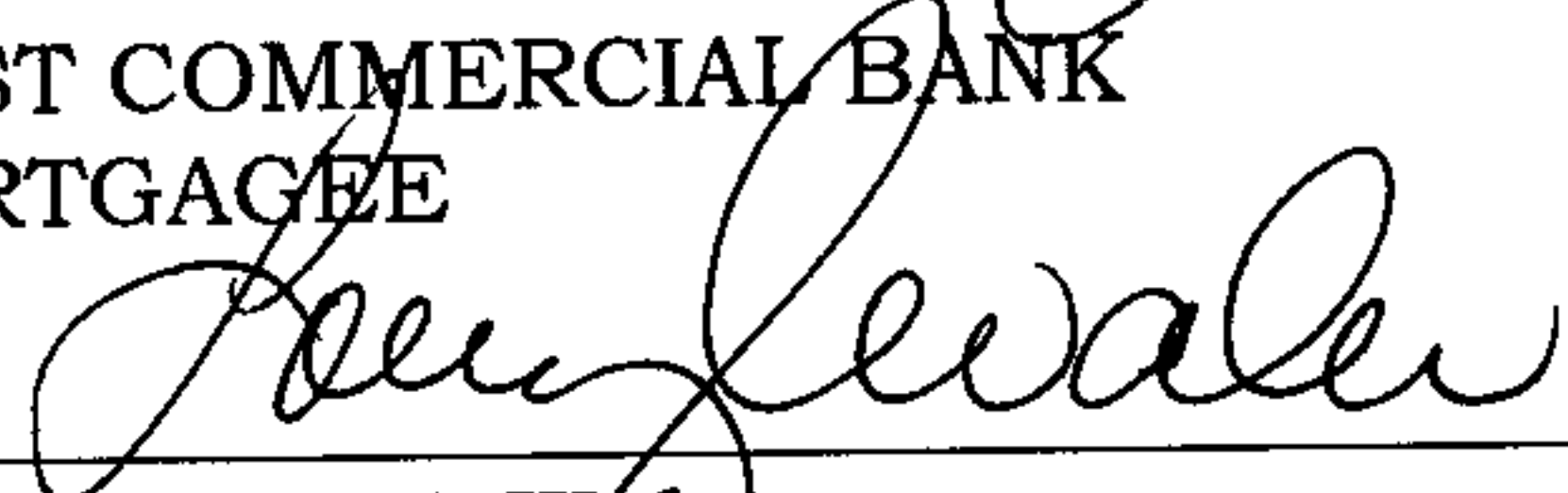
IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this **29th** day of **October, 2001**.

 (SEAL)
Larry R Kelley

 (SEAL)
Darlene C Kelley

FIRST COMMERCIAL BANK
MORTGAGEE

By:


Tammy L Wales

Its: **Vice President**

Inst # 2001-53166

12/06/2001-53166
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SHELBY COUNTY JUDGE OF PROBATE
002 CH 64.40

Inst # 2001-53166

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Larry R Kelley & Darlene C Kelley**, whose name is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, has executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this **29th** day of **Octobert, 2001**.

(NOTARIAL SEAL)

Kristie Cole Fuller

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 7, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission expires: _____

CORPORATE ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that **Tammy L Wales** whose name as **Vice President** of First Commercial Bank, a corporation, is signed to the foregoing amendment, and who is known to me, acknowledged before me on this day that, being informed of the contents of said amendment, (s)he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Give under my hand and Official seal this **29th** day of **October, 2001**.

(NOTARIAL SEAL)

Kristie Cole Fuller

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 7, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My Commission expires: _____

This instrument prepared by:

Name: Helen Ancic
First Commercial Bank
Address: P. O. Box 11746
Birmingham, AL 35202-1746

Inst # 2001-53166

12/06/2001-53166
04:11 PM CERTIFIED
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