

AMENDMENT TO REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on November 29, 2001, by and between William G Twitty & Mary R Twitty a married couple (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

Inst # 2002-03598

RECITALS

A. William G Twitty & Mary R Twitty (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 December 15, 2000 (the "Credit Agreement"). This Credit Agreement is in the amount of Thirty Nine Thousand and .00/100Dollars (\$ 39,000.00).

B. The Mortgagor has executed in favor of the Mortgagee a Real Estate Mortgage and Security Agreement (the "Mortgage") recorded February 8, 2001 in Instrument # 2001-04576, in the Probate Office of Shelby County, Alabama.

C. The Borrower and the Mortgagor have requested that the Mortgagee change the (x)Borrower (x) Mortgagor from William G Twitty & Mary R Twitty, to William G Twitty, a married man.

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 November, 2001.

William G Twitty (SEAL)
William G Twitty

_____(SEAL)

FIRST COMMERCIAL BANK
MORTGAGEE

By: Tammy H Wales, Vice President
Tammy H Wales
Its: Vice President

01/22/2002-03598
12:15 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 15.00

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 William G Twitty, whose name is are 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 November, 2001.

(NOTARIAL SEAL)

Melissa B. Wilson

Notary Public

My Commission expires: April 5, 2005

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 H 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 November, 2001.

(NOTARIAL SEAL)

Notary Public

My Commission expires: _____

This instrument prepared by:

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

Inst # 2002-03598

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