

This instrument	was prepared by					
First National Bank of	Shelby County	(name)				
Columbiana, AL 35051 State of Alabama		(address)				
		Space Above Th			his Line For Recording Data ————	
	M	ODIFICATION	I OF MORTO	GAGE		
	TIES. The date of thi their addresses are:	s Real Estate Modif	ication (Modificat	tion) is	01-29-2003	
MORTGAGOR	R: Nelson Wayne Archer and Columbiana, AL 35051	Janice Archer, husband an	d wife			
LENDER:	First National Bank of She Organized and existing und P.O. Box 977 Columbiana, AL 35051	elby County der the laws of the United (States of America			
BACKGROUND. recorded on Shelby			The Security	nent dated Instrument	12-12-2001 was recorded in the	and e records of
The property is located in <u>Shelby</u>				County at	<u>Highway 109, Wilsonville,</u>	AL 35186
Described as: See attached Exhibit	"A"					

Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.) MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$44,000.00 \square which is a \$24,000.00 \square increase \square decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect. SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification. (Seal) (Seal) (Signature) (Date) (Signature) (Date) (Seal) (Seal) (Signature) (Date) (Signature) (Date) (Witness as to all signatures) (Witness as to all signatures) **ACKNOWLEDGMENT:** STATE OF Alabama COUNTY OF Shelby (Individual) I, a notary public, hereby certify that Nelson Wayne Archer; Janice Archer, husband and wife whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this ______ day of _Omuam 2003 My commission expires: (Seal) (Notary Public)

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument.

Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument.

The Security Instrument was given to secure the original debts and obligations (whether identified as Secured

Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security

LAY COMMISSION EXPIRES MAY 24, 2003

Begin at the SW corner of the SE 1/4 of the NW 1/4 of Section 17, Township 20 South, Range 1 East; thence run northerly along the west line thereof for 787.42 feet; thence 78 degrees 26 minutes 22 seconds right run northeasterly for 115.06 feet; thence 84 degrees 54 minutes 12 seconds right run southeasterly for 177.73 feet; thence 10 degrees 26 minutes 6 seconds right run southerly for 513.12 feet; thence 65 degrees 32 minutes 23 seconds right run southwesterly for 254.98 feet to the point of beginning.

Together with the non-exclusive right to use of the following easements:

A 60' easement, the centerline of which being more particularly described as follows:

Begin at the intersection of the east right of way of Shelby County Highway 109 and a line 30 feet south and parallel to the south line of the SE 1/4 of the NW 1/4 of Section 17, Township 20 South, Range 1 East; thence run east and parallel to the south line of said 1/4-1/4 section 8.17 feet east of the west line of the NE 1/4 of the SW 1/4 of said section; thence 30 degrees 56 minutes 3 seconds left run northeasterly for 275.45 feet to a point of curve to the right, having a central angle of 30 degrees 56 minutes 3 seconds, a radius of 270.00 feet, and an arc length of 145.77 feet; thence 15 degrees 28 minutes 2 seconds right to chord run northeasterly along said chord for 144.01 feet; thence 15 degrees 28 minutes 2 seconds right run easterly for 46.82 feet; thence 89 degrees 37 minutes 16 seconds left run northerly for 343.91 feet to the center of a 60-foot easement and the point of ending.

Also: a 60' easement for tracts, the boundary of which being more particularly described as follows:

Commence at the SW corner of the SE 1/4 of the NW 1/4 Section 17, Township 20 South, Range 1 East; thence run northerly along the west line thereof for 31.20 feet; thence 65 degrees 43 minutes 19 seconds right run northeasterly for 240.56 feet; thence 71 degrees 56 minutes 39 seconds left run northerly for 264.02 feet to the point of beginning; thence continue along the last described course for 60.94 feet; thence 79 degrees 56 minutes 48 seconds right run northeasterly for 241.88 feet to a point of a curve to the right, having a central angle of 39 degrees 23 minutes 47 seconds, a radius of 672.43 feet, and an arc length of 462.36 feet; thence 19 degrees 41 minutes 53 seconds right to chord run easterly along said chord for 453.31 feet; thence 19 degrees 41 minutes 55 seconds right run southeasterly for 54.66 feet to a point of a curve to the left, having a central angle of 56 degrees 37 minutes 19 seconds, a radius of 145.00 feet, and an arc length of 143.29 feet; thence 28 degrees 18 minutes 39 seconds left to chord run easterly along said chord for 137.53 feet; thence run northeasterly for 203.99 feet to a point of a curve to the right, having a central angle of 40 degrees 14 minutes 34 seconds, a radius of 260.00 feet, and an arc length of 182.61 feet; thence 20 degrees 7 minutes 16 seconds right to chord run northeasterly along said chord for 178.88 feet; thence 20 degrees 19 minutes 12 seconds right run easterly for 797.57 feet; thence 13 degrees 18 minutes 57 seconds left run easterly for 245.79 feet; thence 19 degrees 15 minutes 34 seconds right run southeasterly for 287.78 feet; thence 24 degrees 0 minutes 48 seconds left run northeasterly for 148.48 feet; thence 10 degrees 54 minutes 57 seconds right run easterly for 227.87 feet; thence 52 degrees 34 minutes 48 seconds left run northeasterly for 165.51 feet; thence 106 degrees 21 minutes 52 seconds right run southeasterly for 63.06 feet; thence 73 degrees 47 minutes 58 seconds right run southwesterly for 177.39 feet; thence 52 degrees 24 minutes 57 seconds right run westerly for 251.78 feet; thence 10 degrees 54 minutes 56 seconds lest run southwesterly for 155.51 feet; thence 24 degrees 0 minutes 47 seconds right run northwesterly for 290.36 feet; thence 19 degrees 15 minutes 34 seconds left run westerly for 242.61 feet; thence 13 degrees 18 minutes 57 seconds right run westerly for 804.57 feet to a point of a curve to the left, having a central angle of 40 degrees 10 minutes 56 seconds, a radius of 200.00 feet, and an arc length of 140.26 feet; thence 20 degrees 21 minutes 0 seconds left to chord run southwesterly along said chord for 137.41 feet; thence 20 degrees 5 minutes 28 seconds left run southwesterly for 203.99 feet to a point of a curve to the right, having a central angle of 56 degrees 37 minutes 19 seconds, a radius of 205.00 feet, and an arc length of 202.59 feet; thence 28 degrees 18 minutes 39 seconds right to chord run westerly along said chord for 194.44 feet; thence 28 degrees 18 minutes 39 seconds right run northwesterly for 54.66 feet to a point of a curve to the left, having a central angle of 39 degrees 23 minutes 47 seconds, a radius of 612.43 feet, and an arc length of 421.10 feet; thence 19 degrees 41 minutes 53 seconds left to chord run westerly along said chord for 412.86 feet; thence 19 degrees 41 minutes 53 seconds left run southwesterly for 252.52 feet to the point of beginning.

SIGNED FOR IDENTIFICATION:

Nelson Wayné Archer

Panice Archer