

This instrument was prepared by

First National Bank of Shelby County (name)

Columbiana, AL 35051 (address)

State of Alabama

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MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 02-24-2003 .
The parties and their addresses are:

MORTGAGOR: A. Lynn Hall Reed and William Timothy Reed, husband and wife
P. O. Box 145
Westover, AL 35185

LENDER: First National Bank of Shelby County
Organized and existing under the laws of the United States of America
P.O. Box 977
Columbiana, AL 35051

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 03-26-1999 and recorded on 03-31-1999 . The Security Instrument was recorded in the records of Shelby County, Alabama at Instrument Number 1999-13523 .
The property is located in Shelby County at 3242 Hwy 51, Wilsonville, AL 35186 .

Described as:

Property being described on Exhibit "A" attached hereto and made part and parcel hereof and incorporated by reference as fully as if set out herein, which said Exhibit is signed for the purpose of identification.

A Lynn Hall Reed and Lynn A. Hall Reed are one and the same person.


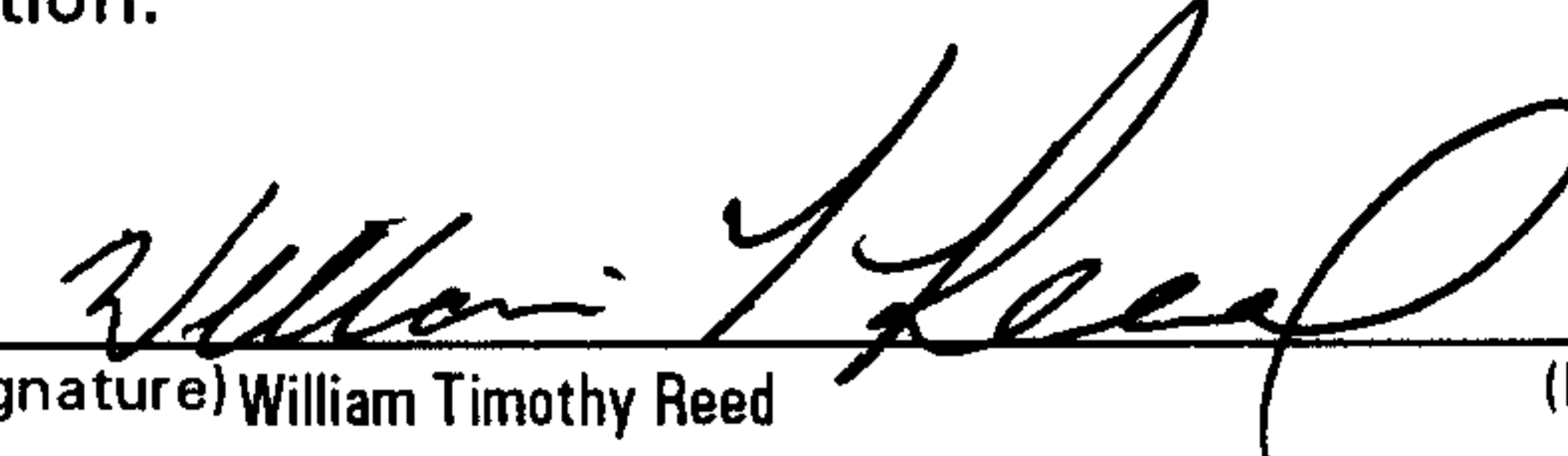
MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security 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 \$156,700.00 ☒ which is a \$36,700.00 ☒ increase ☐ 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.

 (Signature) <u>A. Lynn Hall Reed</u> (Seal) (Date) _____	 (Signature) <u>William Timothy Reed</u> (Seal) (Date) _____
_____ (Signature) _____ (Seal) (Date) _____	_____ (Signature) _____ (Seal) (Date) _____
_____ (Signature) _____ (Seal) (Date) _____	_____ (Signature) _____ (Seal) (Date) _____
_____ (Witness as to all signatures)	_____ (Witness as to all signatures)

ACKNOWLEDGMENT:
STATE OF Alabama, COUNTY OF Shelby } ss.
(Individual) I, a notary public, hereby certify that A. Lynn Hall Reed; William Timothy Reed, 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 24th day of February, 2003.
My commission expires: 9/12/03

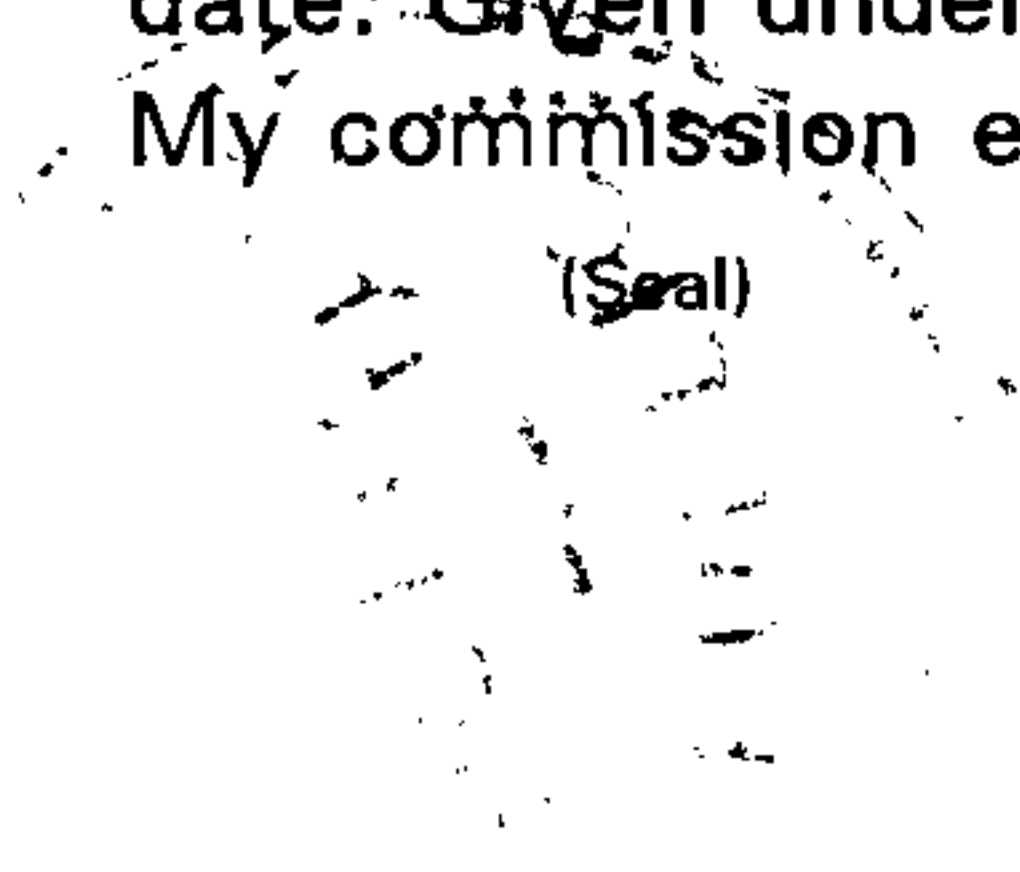
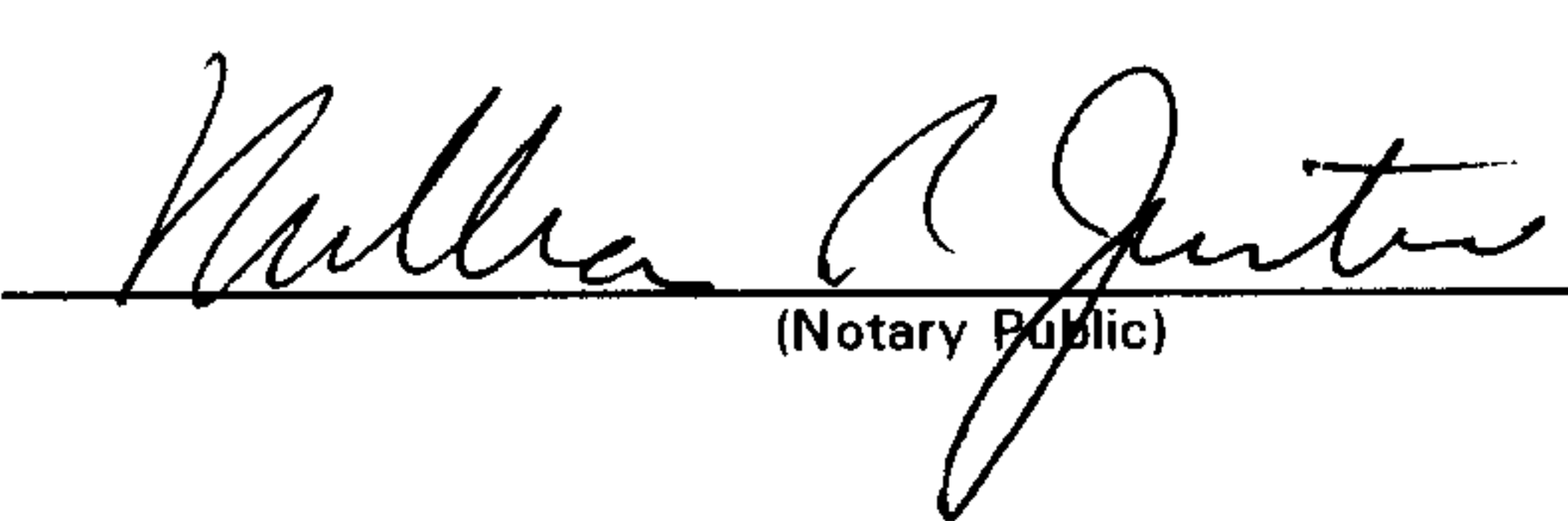

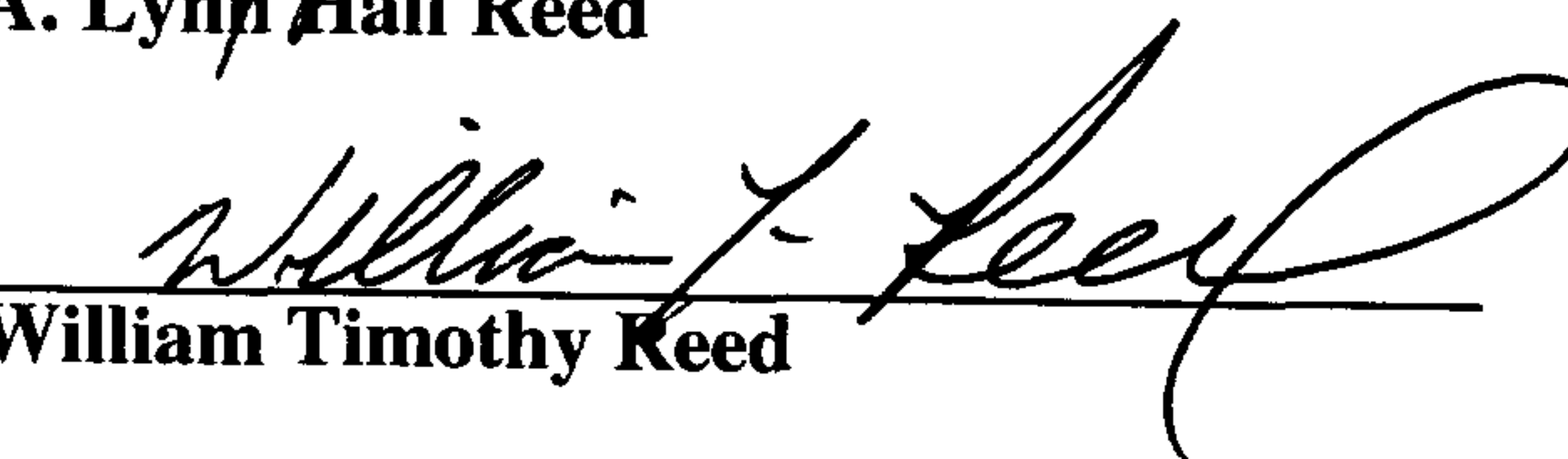
 
(Notary Public)

EXHIBIT A

A tract of land located in the Northwest Quarter of the Northeast Quarter of Section 10, Township 20 South, Range 1 East, Shelby County, Alabama and being more particularly described as beginning at the Southwest corner of the Northwest Quarter of the Northeast Quarter of said Section 10; thence North 2 degrees 00 minutes East along the West line of said quarter-quarter section 356.52 feet to the Southwest corner of a lot sold by Bryce Collins; thence North 89 degrees 25 minutes East along the South line of said lot and parallel with the South line of the Northwest Quarter of the Northeast Quarter of said Section 10, 880.0 feet; thence South 2 degrees 00 minutes West and parallel with the West line of said quarter-quarter section 356.52 feet to the South line of the Northwest Quarter of the Northeast Quarter of said Section 10; thence South 89 degrees 25 minutes West along the South line of said quarter-quarter section 880.0 feet to the place of beginning. According to the survey of Roscoe D. Hall, dated April 12, 1989.

SIGNED FOR IDENTIFICATION:


A. Lynn Hall Reed


William Timothy Reed