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Shelby Cnty Judge of Probate, AL  
06/19/2003 12:49:00 FILED/CERTIFIED

**AMSOUTH BANK**

**Consumer Loan Center**

**Date: 05/29/2003**

Customer Name: Gregory A. & Rebecca L. Byrd  
Customer Account: 5299070499317933

**AMENDMENT TO AMSOUTH  
EQUITY LINE OF CREDIT AGREEMENT**

This Agreement is an amendment to the AmSouth Equity Line of Credit Agreement between you, Gregory A. & Rebecca L. Byrd and AmSouth Bank dated 09/18/1998, (the "Line of Credit Agreement"). Defined terms in the Agreement have the meanings attributed to them in the Line of Credit Agreement.

WHEREAS, the request has been made that we decrease your credit limit under the Line of Credit Agreement from \$55,000.00 to \$30,000.00, and we are willing to decrease this limit as requested;

NOW, THEREFORE, for and in consideration of the foregoing and of the sum of \$0.00 in hand paid by each party hereunder to the other, and for other good and valuable consideration, the receipt and sufficiency of all which is hereby acknowledged, the parties hereto hereby agree as follows:

Your credit limit under the Line of Credit Amendment is hereby decreased from \$50,000.00 to 30,000.00.

If the terms of the Agreement are satisfactory for you, please indicate your acceptance to them by signing in the space provided below.

AMSOUTH BANK

By *[Signature]*  
Its Vice President

ACCEPTED AND AGREED TO ON

May 30th, 2003  
\*\* *[Signature]*  
Borrower Signature

\*\* *[Signature]*  
Borrower Signature

\*\* Please have customer sign and return by fax to: 205-563-3795. Attn: Subordinations

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