

AMENDMENT TO MORTGAGE AND SECURITY AGREEMENT

Mortgagor (last name first):

Mortgage and Security Agreement (as recorded):

Ponder Properties, L.L.C.

Shelby

County of Record

2800 Greystone Commercial Blvd

\*20021203000601220 \*20021203000601230

Volume

Page

Suite 5A

12/03/2002

Date of Record

Mailing Address

Birmingham AL 35242

Frontier Bank, National Association Chelsea Branch

City State Zip

Instrument Prepared By

STATE OF ALABAMA

COUNTY OF Shelby



20030701000412530 Pg 1/2 164.00  
Shelby Cnty Judge of Probate, AL  
07/01/2003 11:42:00 FILED/CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That

WHEREAS, Mortgagor has heretofore executed the Mortgage and Security Agreement referenced above in favor of Frontier Bank, National Association Chelsea Branch ("Mortgagee") to secure indebtedness owed by Mortgagor or another to Mortgagee; and

WHEREAS, Mortgagor desires to amend the Mortgage and Security Agreement upon the terms and conditions set forth herein, it being specifically understood that except as amended hereby, the terms and conditions of the Mortgage and Security Agreement remain unchanged and continue in full force and effect.

NOW, THEREFORE, in consideration of these presents, Mortgagor and Mortgagee agree that the Mortgage and Security Agreement is hereby amended as follows [check applicable box(es)]:

[X] Increase in Principal Sum of Secured Indebtedness. The principal sum of indebtedness identified in the Mortgage and Security Agreement is hereby increased to the amount set forth in subpart C below:

- A. Principal Sum of Indebtedness, as Recorded: \$ 50,000.00
- B. Increase in Principal Sum of Indebtedness: \$ 100,000.00
- C. Principal Sum of Indebtedness, as Amended \$ 150,000.00

The amount set forth in subpart C above shall not be construed to restrict or limit the scope of the Mortgage and Security Agreement as it applies to the indebtedness identified therein as secured.

[ ] Additional Parcel of Real Property as Additional Security. As additional security for the indebtedness secured by the Mortgage and Security Agreement, Mortgagor grants, bargains, sells and conveys unto Mortgagee the following described parcel of real property and subjects the same to the demise of the Mortgage and Security Agreement:

TO HAVE AND TO HOLD the same and every part thereof unto Mortgagee, its successors and assigns forever.

[ ] Additional Mortgagor. The following person or entity is hereby identified and added as a Mortgagor under the Mortgage and Security Agreement, subject to all provisions, conditions, covenants, warranties, indemnities and agreements set forth therein, and hereby grants, bargains, sells and conveys unto Mortgagee each parcel of real property at any time subject to the demise thereof:

[ ] Other:

IT IS AGREED that nothing contained herein shall impair the security now held by Mortgagee nor waive, annul, vary or affect any provision, condition, covenant, or agreement contained in the Mortgage and Security Agreement, except as specifically set out herein, nor affect or impair any rights, powers or remedies of Mortgagee under the Mortgage and Security Agreement.

IN WITNESS WHEREOF, Mortgagor has hereunto set his, her or their hand(s), or has caused this Amendment to Mortgage and Security Agreement to be executed by its or their duly authorized officer or representative, this 25 th day of June 2003.

MORTGAGOR: Ponder Properties, L.L.C

(Individual)

(Individual)

(Corporate or Other) R. Terry Ponder, Its Managing Member

By: Russell Scruggs

CERTIFICATE

State of Alabama  
County of Shelby

20030701000412530 Pg 2/2 164.00  
Shelby Cnty Judge of Probate,AL  
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In compliance with Ala. Code § 40-22-2 (1975), the owner of this Mortgage hereby certifies that the amount of indebtedness presently incurred is \_\_\_\_\_ upon which the mortgage tax is paid herewith, and owner agrees that no additional or subsequent advances will be made under this Mortgage unless the Mortgage tax on such advances is paid into the appropriate Judge of Probate office no later that each September hereafter or a document evidencing such advances is filed for record in the above said office and the recording fee and tax applicable thereto paid.

Mortgagor: Ponder Properties, L.L.C  
Date, Time and Volume and  
Page of recording as shown hereon.

Mortgagee: Frontier Bank, National Association Chelsea Branch  
  
By: \_\_\_\_\_  
Area Executive \_\_\_\_\_  
Title: \_\_\_\_\_

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, \_\_\_\_\_, executed the same voluntarily on the day the same bears date.  
Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public  
My Commission expires: \_\_\_\_\_

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF \_\_\_\_\_


I, \_\_\_\_\_, a Notary Public in and for said County, in said State, hereby certify that \_\_\_\_\_, whose name is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, \_\_\_\_\_, executed the same voluntarily on the day the same bears date.  
Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public  
My Commission expires: \_\_\_\_\_

CORPORATE OR OTHER ACKNOWLEDGMENT

STATE OF ALABAMA  
COUNTY OF Shelby Jefferson

I, O. David Chung, Jr., a Notary Public in and for said County, in said State, hereby certify that R. Terry Ponder, whose name as Its Managing Member, of Ponder Properties, L.L.C, a Alabama Corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, \_\_\_\_\_, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date.  
Given under my hand and official seal, this 25 th day of June, 2003.

  
\_\_\_\_\_  
Notary Public  
My Commission expires: \_\_\_\_\_

This Instrument Prepared By:  
Frontier Bank, National Association  
Chelsea Branch  
P.O. Box 414  
Chelsea, AL 35043

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Aug. 18, 2003  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Subdivision		Lot	Plat Book	Page
QQ	Q	S	T	R

SOURCE OF TITLE	
BOOK	PAGE