


**AMENDMENT TO OPEN-END CREDIT, FUTURE ADVANCE
REAL ESTATE MORTGAGE AND SECURITY AGREEMENT**

This Amendment (the "Amendment") is made and entered into on November 14th, 2003, by and between Douglas F. Warnat and wife, Deborah S. Warnat (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").


20040210000068150 Pg 1/2 21.50
Shelby Cnty Judge of Probate, AL
02/10/2004 11:07:00 FILED/CERTIFIED

RECITALS

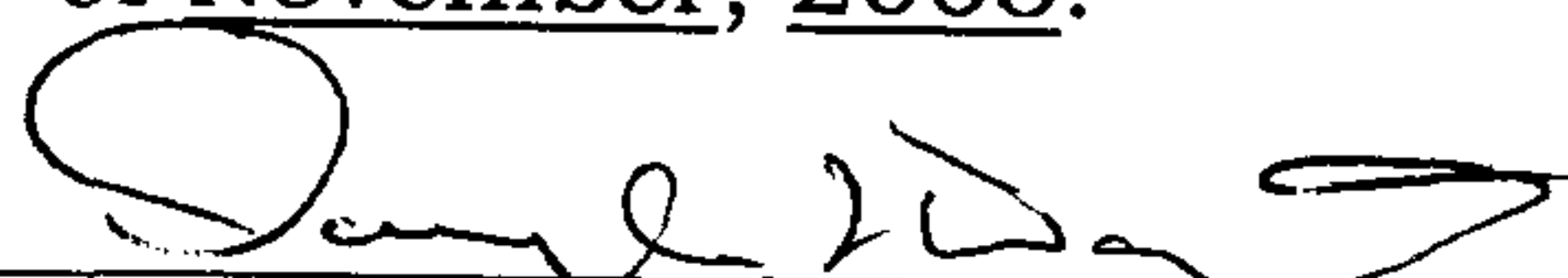

- A. Douglas F. Warnat and wife, Deborah S. Warnat (hereinafter called the "Borrower", whether on or more) has (have) entered into an agreement entitled First Commercial Bank "Home Equity Line of Credit Agreement", executed by the Borrower in favor of the Mortgagee dated August 14th, 2003 (the "Credit Agreement"). The Credit Agreement provides for an open-end line of credit pursuant to which the Borrower may borrow and repay, and reborrow and repay, amounts from the Mortgagee up to a maximum principal amount at any one time outstanding not exceeding the sum of ten thousand and no/100-----Dollars (\$10,000.00)(the "Credit Limit").
- B. The Mortgagor has executed in favor of the Mortgagee an Open - End Credit, Future Advance Real Estate Mortgage and Security Agreement (the "Mortgage") recorded in Inst # 20031001000660540, in the Probate Office of Shelby County, Alabama. The Mortgage secures (among other things) all advances made by the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.
- C. The Borrower and the Mortgagor have requested that the Mortgagee increase the Credit Limit to fifteen thousand and NO/100-----Dollars (\$ 15,000.00) (the "Amended Credit Limit").
- D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

NOW, THEREFORE, in consideration of the premises, and in further consideration of any advances made by the Mortgagee in excess of the original Credit Limit described in the Mortgage, the Mortgagor and the Mortgagee agree that the Mortgage is, effective as of the date of this Amendment, hereby amended as follows:

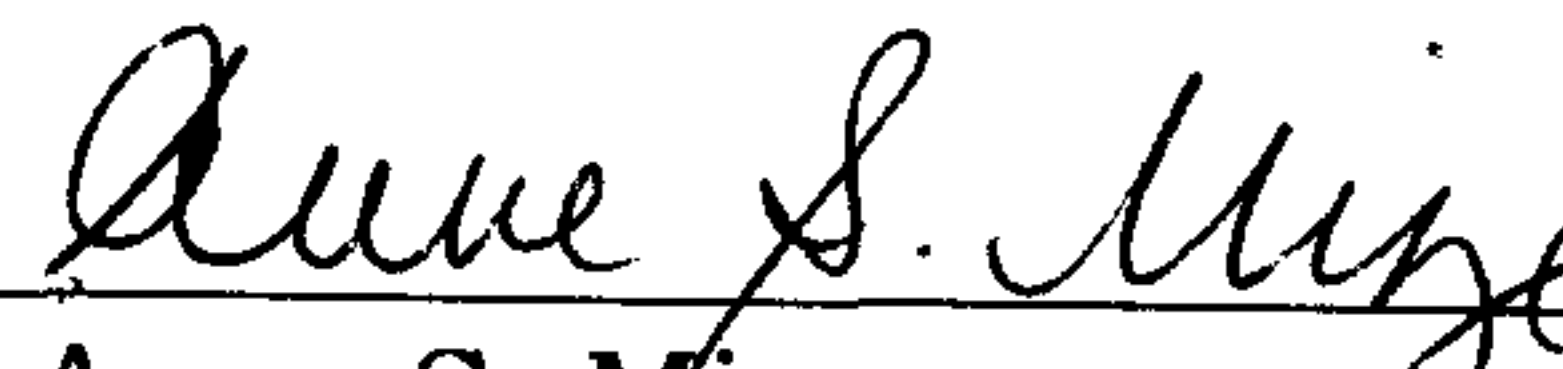
1. The term "Credit Li mit" as used in the Mortgage shall mean the Amended Credit Limit of fifteen thousand and NO/100-----Dollars (\$ 15,000.00).
2. In addition to the ot her indebtedness described in the Mortgage, the Mortgage shall secure the payment of all advances heretofore or from time to time hereafter made by the Mortgagee to the Borrower under the Credit Agreement, or any extension or renewal thereof, up to a maximum principal amount at any one time outstanding nor exceeding the Amended Credit Limit of fifteen thousand and NO/100--Dollars (\$ 15,000.00).

Except as specifically amended hereby, the Mortgage shall remain if full force and effect in accordance with its terms.

IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 14th day of November, 2003.


_____(SEAL)
Douglas F. Warnat

_____(SEAL)
Deborah S. Warnat

FIRST COMMERCIAL BANK
MORTGAGEE

BY: 

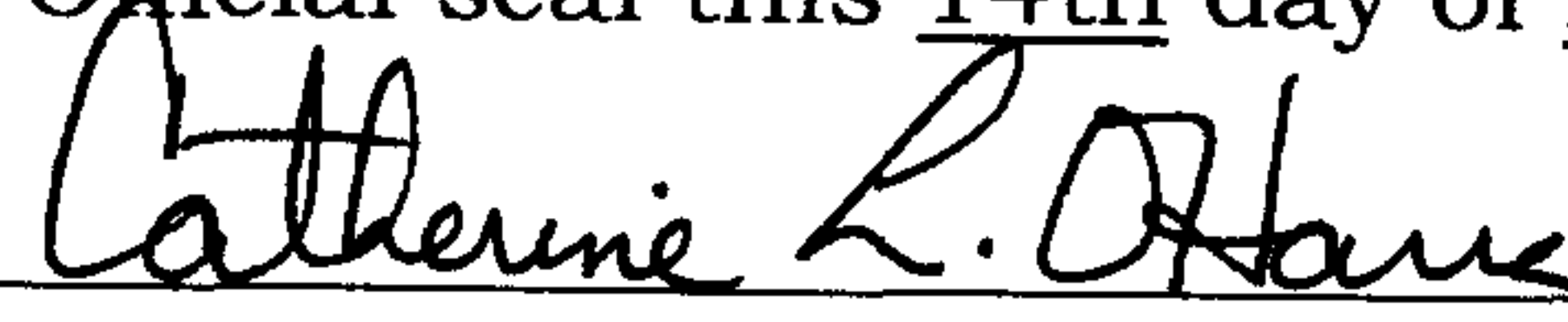
Anne S. Mize
ITS: Assistant Branch Manager
INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Douglas F. Warnat and wife, Deborah S. Warnat whose names are signed to the foregoing amendment, and who are known to me, acknowledged before me on this day that, being informed of the contents of said amendment, have executed the same voluntarily on the day the same bears date.

Given under my hand and Official seal this 14th day of November, 2003.

(NOTARIAL SEAL)



Notary Public
My commission expires: 9/25/06

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 Anne S. Mize whose name as Assistant Branch Manager 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.

Given under my hand and Official seal this 14th day of November, 2003.

(NOTARIAL SEAL)



Notary Public
My commission expires: 9/25/06

This instrument prepared by:

Name: Traci Langston
First Commercial Bank
Address: P. O. Box 11746
Birmingham, Al 35202-1746