



Prepared by/record and return by mail to:
Home Equity Service Center
Jon Katz - SV-24
4001 Leadenhall Road
Mt. Laurel, NJ 08054

Loan Number: 0026737601

A M E N D M E N T T O A G R E E M E N T A N D
S E C U R I T Y I N S T R U M E N T

THIS AMENDMENT, is made by and between Charles Schwab Bank, N. A., whose street address is 4001 LEADENHALL ROAD, MT. LAUREL, NJ 08054 ("Lender") and David E Long and Carla D Long who resides at 1109 Lake Point Crt Hoover AL 35244 ("Borrower").

WHEREAS, on January 30, 2004, Lender established an Equity Access(R) credit account ("Account") in the name of Borrower with a maximum line of of credit available under the Account in the amount \$ 38,000.00 ; and

WHEREAS, in order for the Account to be established, Borrower executed certain documents, including, but not limited to, an Agreement/Promissory Note ("Agreement") and a Deed to Secure Debt and Assignment of Rents ("Security Instrument"); and

WHEREAS, the Security Instrument was recorded on February 6, 2004, in in the official records of Shelby County and encumbers the property described therein; and *Inst. 20040206000063700*

WHEREAS, Mortgagor requests that Lender increase the maximum line of credit available under the Account to \$ 50,000.00 ; and

WHEREAS, in order for Lender to increase the maximum line of credit available under the Account to such amount, the Agreement and the Security Instrument must be amended to reflect the increase amount.

NOW THEREFORE, for and in consideration of (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. Agreement and the Security Instrument are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the Security Instrument, is now \$ 50,000.00.

2. Except as specifically modified hereby, the Agreement and the Security Instrument are hereby ratified and confirmed in all respects and remain in full force and effect.

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IN WITNESS WHEREOF, Lender and Borrower have executed this Amendment as of April 07, 2004.

WITNESSES:

Jon Kat
ina De Cristofaro
Stef Brinf
N. Mos
Karen Mar
Kimberly Lewis
Uppel Myers
Kandel Mohn

Charles Schwab Bank, N. A.

By:

Sergio Gargurevich Vice President

Attest:

Martha Rexon Assistant Secretary

David E Long

Carla D Long

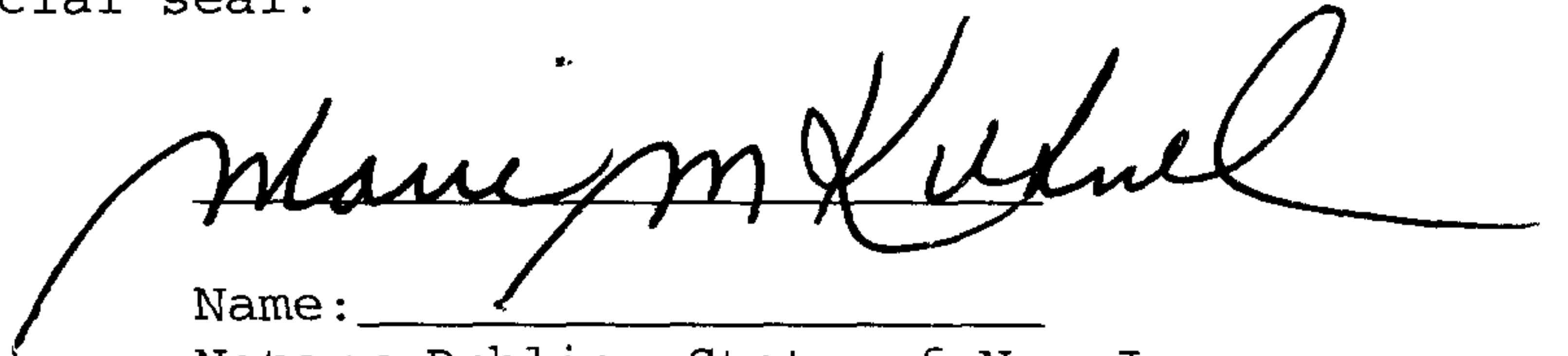
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STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On April 7, 2004, before me, the undersigned, a Notary Public in and for said state, personally appeared Sergio Gargurevich and Martha Rixon, Vice President and Assistant Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

Notary Public
State of New Jersey
Commission Expires: 11/17/2008



Name: _____
Notary Public, State of New Jersey
Commission No.: _____
My Commission Expires: _____

STATE OF Alabama
COUNTY OF Shelby

On April 9 2004, before me, the undersigned, a Notary Public in and for said state, personally appeared David + Carla Long, personally known to me (or proved to me on the basis of satisfactory evidence in the form of _____) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s) executed the instrument as his/her/their free act and deed.

WITNESS my hand and official seal.

Name: Mary Jo P. Schreiner
Notary Public, State of Alabama
Commission No.: _____
My Commission Expires: 2-16-05

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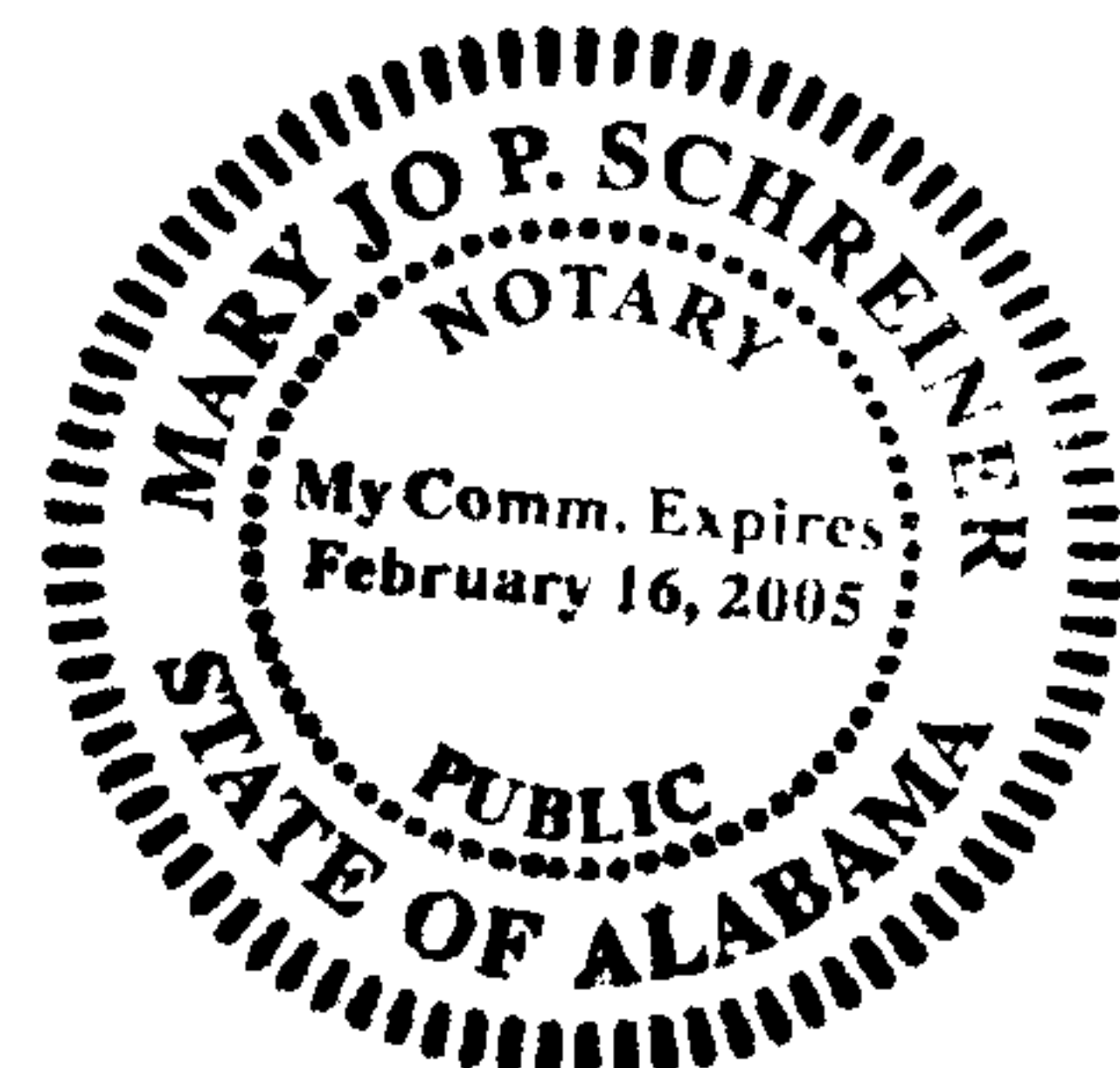


EXHIBIT A

The following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 2020 according to the survey of LAKE POINT ESTATES 1ST ADDITION as recorded in Map Book 17, page 14 in the Probate Office of Shelby County, Alabama.

Subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to David E. Long and Carla D. Long, his wife from Kyle Ray Beall and Marcee Nichelle Beall by virtue of a Deed dated January 31, 2000, recorded February 3, 2000 in Instrument No. 2000-03436 in Shelby County, Alabama.