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Shelby Cnty Judge of Probate, AL
06/09/2005 03:48:10PM FILED/CERT

AMENDMENT TO OPEN-END CREDIT, FUTURI REAL ESTATE MORTGAGE AND SECURITY A(

This Amendment (the "Amendment") is made and entered into on March 28, 2005, by and between Christopher A. Keith and Angela J. Keith, A Married Couple (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

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RECITALS

A. Christopher A. Keith and Angela J. Keith (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 March 6, 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 Thirty-Nine Thousand and Zero 00/100-Dollars ($ 39,000.00)(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 # 20030424000251070, 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 Eighty-One Thousand Seven and Zero 00/100--Dollars ($ 81,007.00) (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 Limit" as used in the Mortgage shall mean the Amended Credit Limit of Eighty-One Thousand Seven and Zero 00/100----- Dollars ($ 81,007.00).

2. In addition to the other 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 Eighty-One Thousand Seven and Zero 00/100--Dollars ($ 81,007.00).

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 28th day of March , 2005.

_____(SEAL)
Christopher A. Keith

_____(SEAL)
Angela J. Keith

20050609000283190 2/3 $80.15
Shelby Cnty Judge of Probate, AL
06/09/2005 03:48:10PM FILED/CERT

FIRST COMMERCIAL BANK
MORTGAGEE

BY: _____
A. Chrissi Cook

ITS: Retail Banking Officer

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 Christopher A. Keith and Angela J. Keith 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 28th day of March, 2005.

(NOTARIAL SEAL) _____
Notary Public

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 14, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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 A. Chrissi Cook whose name as Retail Banking Officer 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 28th day of March, 2005.

(NOTARIAL SEAL) _____
Notary Public

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 14, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

This instrument prepared by:
Name: First Commercial Bank
Address: P. O. Box 11746
Birmingham, Al 35202-1746

20050609000283190 3/3 $80.15
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EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 42, ACCORDING TO THE SURVEY OF THE CEDARS AS RECORDED IN MAP BOOK 25, PAGE 134, IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 09-3-07-0-008-042-000
CHRISTOPHER A. KEITH AND ANGELA J. KEITH

130 KATY CIRCLE, BIRMINGHAM AL 35242
Loan Reference Number : 6728-CLU-0012-ACC
First American Order No: 7083560
Identifier: f/ELS

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: FT1120