

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

This Amendment (the "Amendment") is made and entered into on January 9, 2006, by and between Dale P. Leatherwood and Julie P. Leatherwood, a married couple (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

8692751

RECITALS

A. Dale P. Leatherwood and Julie P. Leatherwood (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 December 28, 2005 (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 Fifty three thousand seven hundred and no/100--Dollars (\$ 53,700.00)(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 # 20060104000006020, 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 Seventy one thousand seven hundred and no/100--Dollars (\$ 71,700.00) (the "Amended Credit Limit").

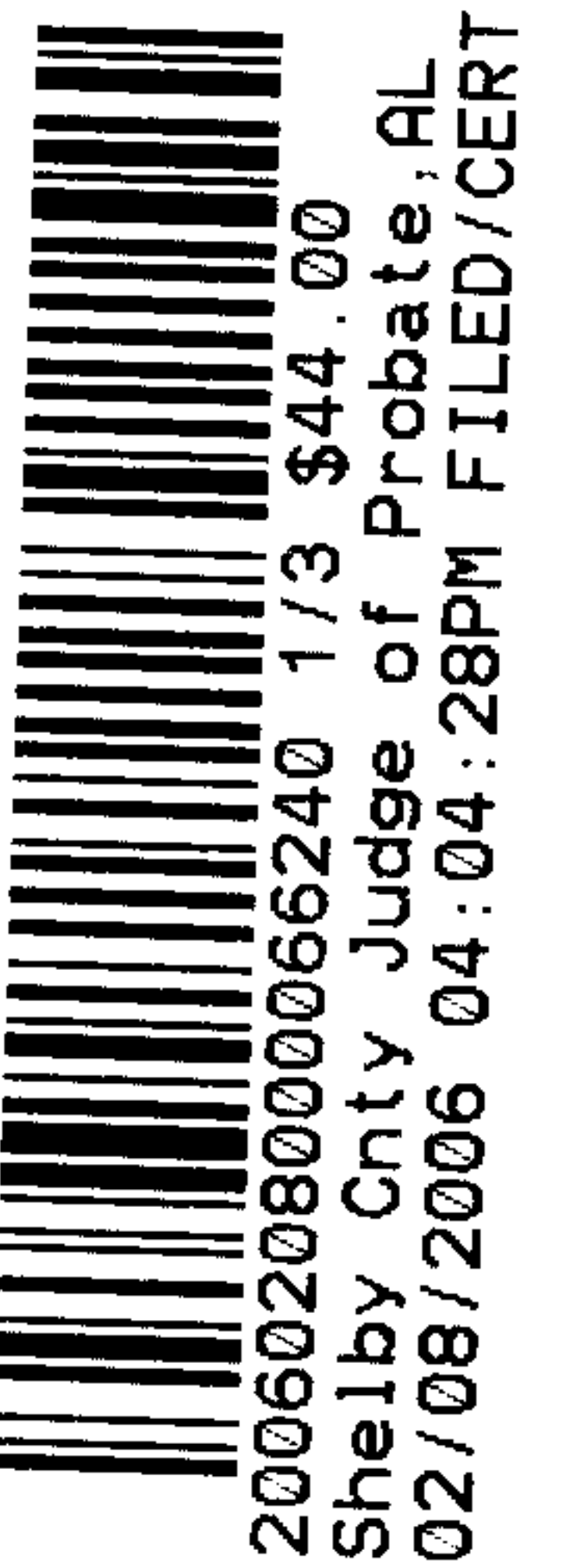
D. The Mortgagee has required, as a condition to approving the request for the Amended Credit Limit, that the Mortgagor enter into this Amendment.

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 Seventy one thousand seven hundred and no/100-----Dollars (\$ 71,700.00).

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 Seventy one thousand seven hundred and no/100--Dollars (\$ 71,700.00).

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



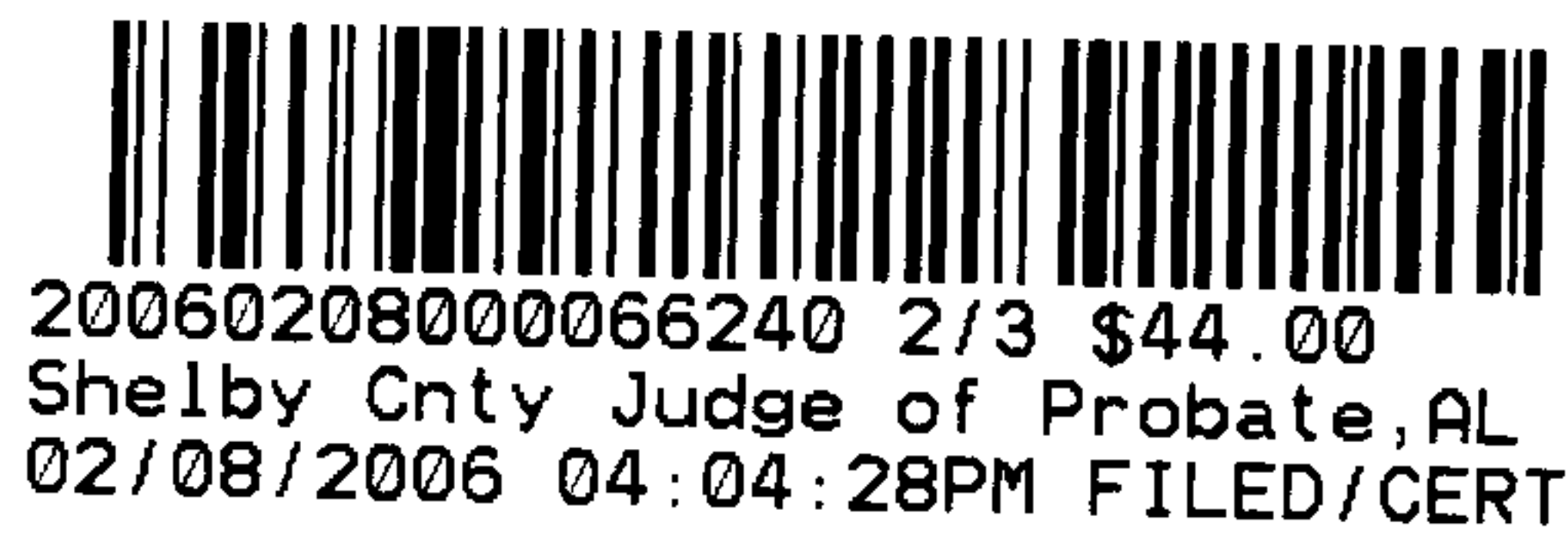
IN WITNESS WHEREOF, the parties have hereunto caused this instrument to be executed effective this 9TH day of January, 2006.

[Signature] (SEAL)
Dale P. Leatherwood
[Signature] (SEAL)
Julie P. Leatherwood

FIRST COMMERCIAL BANK
MORTGAGEE

BY: [Signature]
Grey R. Yeager
ITS: Vice President

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 Dale P. Leatherwood and Julie P. Leatherwood 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 9th day of January, 2006.

(NOTARIAL SEAL) [Signature]
Notary Public

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: NOV 10, 2009
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 Grey R. Yeager whose name as Vice President 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 9th day of January, 2006.

(NOTARIAL SEAL) [Signature]
Notary Public

My commission expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: NOV 10, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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

20060208000066240 3/3 \$44.00
Shelby Cnty Judge of Probate, AL
02/08/2006 04:04:28PM FILED/CERT

EXHIBIT A

SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 3113, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 3RD
SECTOR, PHASE 1, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP
BOOK 21, PAGE 124 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 092040003045000

DALE P. LEATHERWOOD AND JULIE P. LEATHERWOOD, NO MARITAL STATUS PROVIDED

1080 HERMITAGE CIRCLE, BIRMINGHAM AL 35242

Loan Reference Number : 1088-CLU-0008-GRY

First American Order No: 8692751

Identifier: f/FIRST AMERICAN LENDERS ADVANTAGE

LEATHERWOOD
8692751

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT

When recorded mail to:

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