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STATE OF ALABAMA)
SHELBY COUNTY)


20060327000140030 1/3 \$32.00
Shelby Cnty Judge of Probate, AL
03/27/2006 09:07:29AM FILED/CERT

SECOND AMENDMENT TO MORTGAGE

This Second Amendment to Mortgage entered into this 27th day of January, 2006, on behalf of Raymond E. Bowman and Spouse, Debra T. Bowman (hereinafter called "Mortgagor") in favor of First American Bank, an Alabama Banking Corporation (the "Lender").

A. By Real Estate Mortgage recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #2001-38226, to secure indebtedness in the original principal amount of \$30,000.00 (the "Mortgage"), and as amended by Amendment to Mortgage dated March 14, 2002, and recorded at Instrument #20020507000211510 to secure additional indebtedness in the amount of \$50,000.00 (the "Amendment to Mortgage"), the Mortgagor, granted a mortgage to the Lender on real property described as:

LOT 1, ACCORDING TO THE SURVEY OF WALINGTON DEVELOPERS, INC. ADDITION TO SOUTHWIND SUBDIVISION, FIRST SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 128, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

B. The Mortgagor has requested the Lender extend additional credit, and the Lender has agreed to extend additional credit, on the condition, among other things, the Mortgagor execute and deliver this Amendment to Mortgage.

NOW, THEREFORE, in consideration of the premises, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

AGREEMENT

1. Paragraph A of the Mortgage is hereby modified to read:

A. The Secured Line of Credit. Raymond E. Bowman and Debra T. Bowman (hereinafter called the "Borrower", whether one or More) is now or may become in the future justly indebted to the Lender in the maximum principal amount of Sixty Thousand Dollars and no/100----(\$60,000.00) (the "Credit Limit") under a certain open-end line of credit established by the lender for Borrower pursuant to an agreement entitled "Home Equity Line Credit Agreement," executed by the Borrower in favor of the Lender, dated January 27, 2006 (the "Credit Agreement"). The Credit Agreement provides for an open-end credit plan under which the borrower may borrow and repay, and reborrow and repay, amounts from the Lender up to a maximum principal amount at any one time outstanding not exceeding the Credit Limit.

2. Paragraph C. of the Mortgage is hereby modified to read:

C. Mortgage Tax. This Mortgage secured open end or evolving indebtedness with residential real property or interests therein. Therefore, under sections 40-22-2 (1) b, Code of Alabama 1975, as amended, the mortgage filing privilege tax shall not exceed \$.15 for each \$100, or fraction thereof, of the Credit Limit of \$60,000.00 which is the maximum principal indebtedness, or fraction thereof, to be secured by this Mortgage at any one time. Although the interest rate payable on the line of credit may increase if the Index in effect on the first day of the billing cycle increases, the increased finance charges that may result are payable monthly under the Credit Agreement and there is no provision for negative amortization, capitalization of unpaid finance charges or other increase in the principal amount secured hereby over and above the Credit Limit. Therefore, the principal amount secured will never exceed the Credit Limit unless an appropriate amendment hereto is duly recorded and any additional mortgage tax due on the increased principal amount paid at the time of such recording.

3. Except as modified herein, the Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, each of the undersigned have caused this instrument to be executed on the day and year first above written.

By: Raymond E. Bowman
Raymond E. Bowman

By: Debra T. Bowman
Debra T. Bowman

FIRST AMERICAN BANK

By: Thyllis Boloma
Its: AVP

**THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL INDEBTNESS
OF \$10,000.00.**



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STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state state, hereby certify that Raymond E Bowman and Debra T Bowman, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, they executed the same voluntarily on the date the same bears date.

Given under my hand and official seal this 27 day of January, 2006.

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES FEBRUARY 1, 2008
BOBBI TERRY NOTARY PUBLIC LICENSE # 1406

My Commission Expires: _____

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, in and for said county in said state, hereby certify that Phyllis Bolena, whose name as Asst. Vice President of First American Bank, an Alabama Banking Corporation and who is known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he/she as such officer, and with full authority, executed the same voluntarily for and as the act of said banking association.

Given under my hand and official seal of office this 27 day of January, 2006.

AFFIX SEAL

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES FEBRUARY 1, 2008
BOBBI TERRY NOTARY PUBLIC LICENSE # 1406

My Commission Expires: _____

THIS INSTRUMENT PREPARED BY:

Carol J. Burt
First American Bank
P.O. Box 10686
Birmingham, Alabama 35202-0686