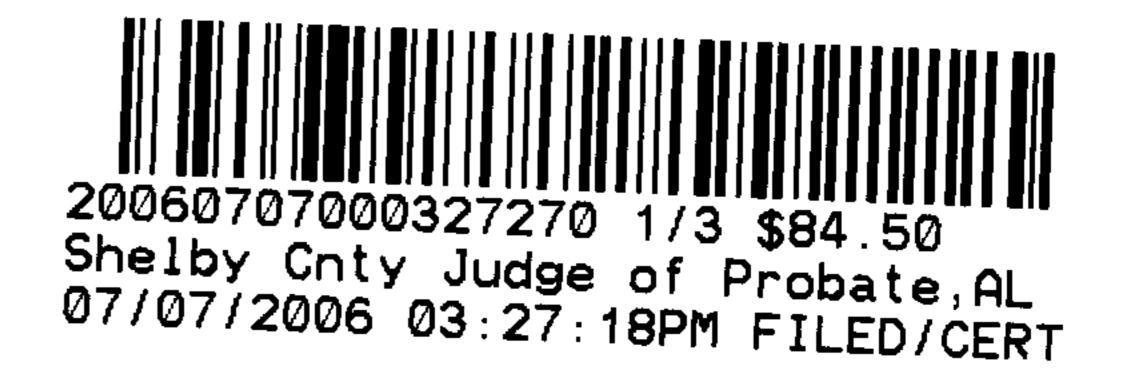
AMENDMENT TO OPEN-END CREDIT, FUTURE ADVANCE REAL ESTATE MORTGAGE AND SECURITY AGREEMENT

This Amendment (the "Amendment") is made and entered into on <u>JUNE 2, 2006</u>, by and between <u>BARRY E STAMPS AND REGINA STAMPS A MARRIED COUPLE</u>, (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS



A. BARRY E STAMPS

(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 APRIL 19, 2002 (the "Credit Agreement"). The Credit Agreement provides for an openend 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 TWENTY FIVE THOUSAND AND 00/100-Dollars (\$ 25,000.00)(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 # 20020529000251670, 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 <u>FORTY FIVE THOUSAND AND 00/100--</u>Dollars (\$45,000.00) (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 Limit" as used in the Mortgage shall mean the Amended Credit Limit of <u>FORTY FIVE THOUSAND AND 00/100-----</u>Dollars (\$45,000.00).
- 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 FORTY FIVE THOUSAND AND 00/100--Dollars (\$ 45,000.00).

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 <u>2ND day of JUNE</u> , <u>2006</u> .
(SEAL)
BARRY E STAMPS L
REGINA STAMPS (SEAL)
FIRST COMMERCIAL BANK
MORTGAGEE
BY:/ Inwallell
TAMMY H WALES
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 <u>BARRY E STAMS AND REGINA STAMPS</u> 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 2ND day of JUNE, 2006.
(NOTARIAL SEAL) <u>MUNDOLLIUM DELLE</u>
My commission expires: Mulliphic Notary Public My commission expires: May 2002
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 <u>TAMMY H WALES</u> whose name as <u>VICE</u>
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 <u>2ND</u> day of <u>JUNE</u> , <u>2006</u> .
(NOTARIAL SEAL) War
My commission expires: MCW 24, 2000
This instrument prepared by:
Name: TEIA WILLIAMS First Commercial Bank
Address: P. O. Box 11746 Birmingham, Al 35202-1746
20060707000327270 2/3 \$84.50 Shelby Cnty Judge of Probate, AL 07/07/2006 03:27:18PM FILED/CERT

EXHIBIT "A"

20060707000327270 3/3 \$84.50 Shelby Cnty Judge of Probate, AL 07/07/2006 03:27:18PM FILED/CERT

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, WITH A STREET LOCATION ADDRESS OF 196 DEER MOUNTAIN CIR; INDIAN SPRINGS, AL 35124-3216 CURRENTLY OWNED BY BARRY E STAMPS AND REGINA STAMPS HAVING A TAX IDENTIFICATION NUMBER OF 10-8-33-0-001-004-000 AND FURTHER DESCRIBED AS W1/2 OF SW1/4 OF SE1/4 OF NW 1/4 SEC33 T19S R2W .

10-8-33-0-001-004-000 196 DEER MOUNTAIN CIR; INDIAN SPRINGS, AL 35124-3216

CLU-0951-0006-THW 28856177/f 9655260
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: NATIONAL RECORDINGS