200702050000053030 1/3 \$317.00 Shelby Cnty Judge of Probate, AL 02/05/2007 02:16:31PM FILED/CERT

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

This Amendment (the "Amendment") is made and entered into on <u>JANUARY 9, 2007</u>, by and between <u>JEROD SINCLAIR AND ALLISON SINCLAIR</u>, A MARRIED COUPLE (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

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A. JEROD SINCLAIR AND ALLISON SINCLAIR
(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 19, 2005 AND AMENDED MAY 2, 2006 (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 THOUSAND DOLLARS AND NO/100 AND AMENDED TO ONE HUNDRED FORTY FIVE THOUSAND DOLLARS AND NO/100-Dollars (\$50,000.00 AND AMENDED TO \$145,000.00) (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 # 20060110000015020 AND AMENDED TO # 20060612000276670, 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 has requested that the Mortgagee add <u>ALLISON</u> <u>SINCLAIR</u> as a Borrower.
- D. The Borrower and the Mortgagor have further requested that the Mortgagee increase the Credit Limit to <u>TWO HUNDRED THOUSAND DOLLARS</u> <u>AND NO/100----</u>Dollars (\$200,000.00) (the "Amended Credit Limit").
- E. 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:

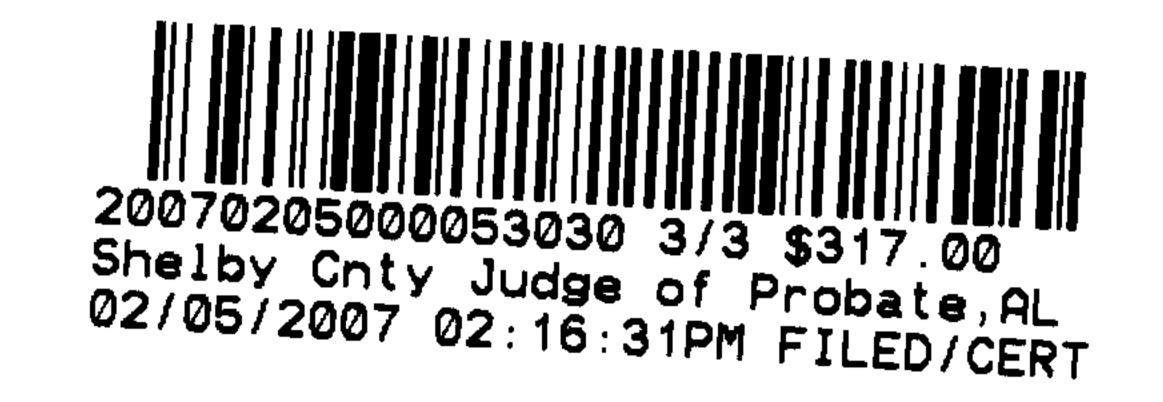
- 1. The term "Credit Limit" as used in the Mortgage shall mean the Amended Credit Limit of <u>TWO HUNDRED THOUSAND DOLLARS AND NO/100---Dollars</u> (\$ 200,000.00).
- 2. In addition to the other indebtedness described in the Mortgage, the Mortgage shall secure the payment of all advances heretofore 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 TWO HUNDRED THOUSAND DOLLARS AND NO/100----Dollars (\$200,000.00).

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 9TH day of JANUARY, 2007. (SEAL) (SEAL) FIRST COMMERCIAL BANK MORTGAGEE 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 JEROD SINCLAIR AND ALLISON SINCLAIR 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, 2007. (NOTARIAL SEAL) Notary Public My commission expires: 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>CRAIG A. CAMPBELL</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 9TH day of JANUARY, 2007. (NOTARIAL SEAL) This instrument prepared by: PEARLIE N. JACKSON Name: First Commercial Bank Address: P. O. Box 11746

Birmingham, Al 35202-1746

EXHIBIT "A"



LEGAL DESCRIPTION

HAVING A TAX IDENTIFICATION NUMBER OF 09-2-03-1-004-037-000A PARCEL OF LAND LOCATED IN THE CITY OF BIRMINGHAM, COUNTY OF SHELBY, STATE OF ALABAMA, AND KNOWN AS:

BEING LOT NUMBER LOT: 16-01 IN MT LAUREL PH 03 AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN 34-137 OF SHELBY COUNTY RECORDS.

09-2-03-1-004-037-000 200 HAWTHORN ST; BIRMINGHAM, AL 35242-1829

CLU-5821-0006-CAC

AL

31437742/f

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE

LENDERS ADVANTAGE

1100 SUPERIOR AVENUE, SUITE 200

CLEVELAND, OHIO 44114

ATTN: FT1120