

STATE OF ALABAMA)
SHELBY COUNTY)

#1180876

AMENDMENT TO FUTURE ADVANCE MORTGAGE

THIS AMENDMENT TO FUTURE ADVANCE MORTGAGE entered into this 22nd day of January, 2007, on behalf of Stephen Carter and spouse, Kristi Carter (the "Mortgagor") in favor of First American Bank, an Alabama Banking Corporation, f/k/a National Bank of Commerce of Birmingham, a national banking association ("the Bank").

A. By Real Estate Mortgage dated February 17, 2005 and recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #20050223000086960 the Mortgagor, granted a mortgage to the Bank to secure indebtedness in the original principal amount of \$13,600.00 (the "Mortgage"), the Mortgagor, granted a mortgage to the Lender on real property described as:

THE LEGAL DESCRIPTION OF SAID REAL ESTATE IS ATTACHED
HERETO AND MADE A PART HEREOF BY REFERENCE.

- B. The Mortgagor has requested the Bank to extend further credit to the Mortgagor. The Bank has agreed to extend further credit to the Mortgagor on the condition, among others, that the Mortgagor execute and deliver this Amendment To Mortgage.
- C. This is a line of credit. The credit is to be advanced by the bank to the Mortgagor in installments from time to time pursuant to the terms and conditions of the promissory note described below.

AGREEMENT

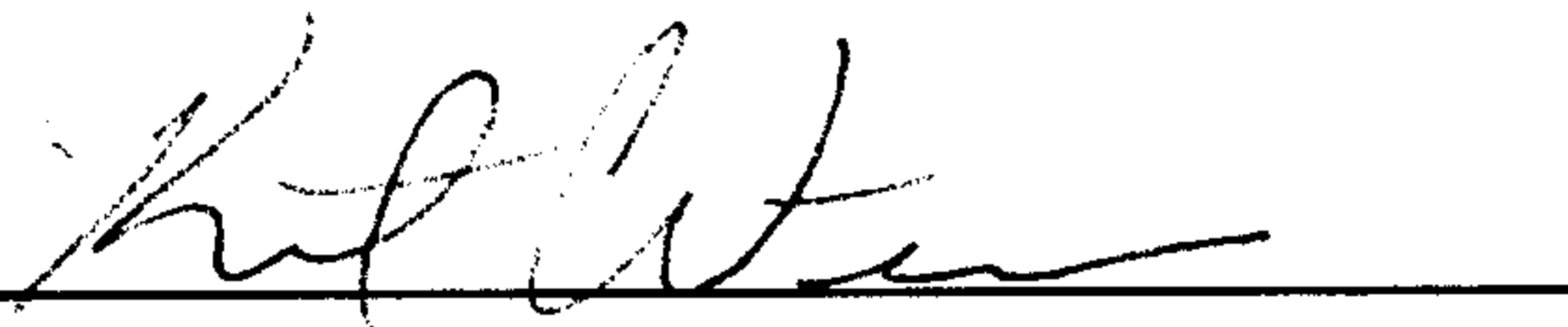
Wherefore, premises considered, the parties hereby agree as follows:

1. WHEREAS, Stephen Carter is justly indebted to the Mortgagee in amount of Twenty Six Thousand and No/100 Dollars (\$26,000.00) as evidenced by that certain promissory note dated January 22, 2007 and which has a final maturity date of January 20, 2017.
2. Except as herein modified, the Mortgage shall remain in full force and effect.

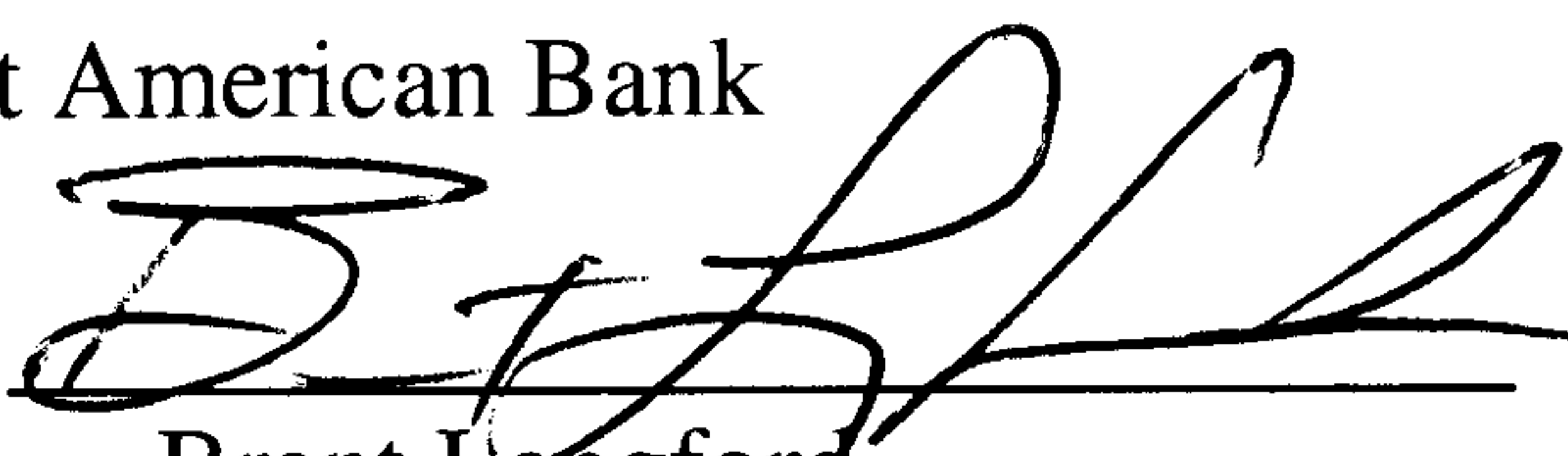
**THIS AMENDMENT TO MORTGAGE SECURES ADDITIONAL
INDEBTEDNESS OF \$12,400.00.**

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

By: 
Stephen Carter

By: 
Kristi Carter

First American Bank

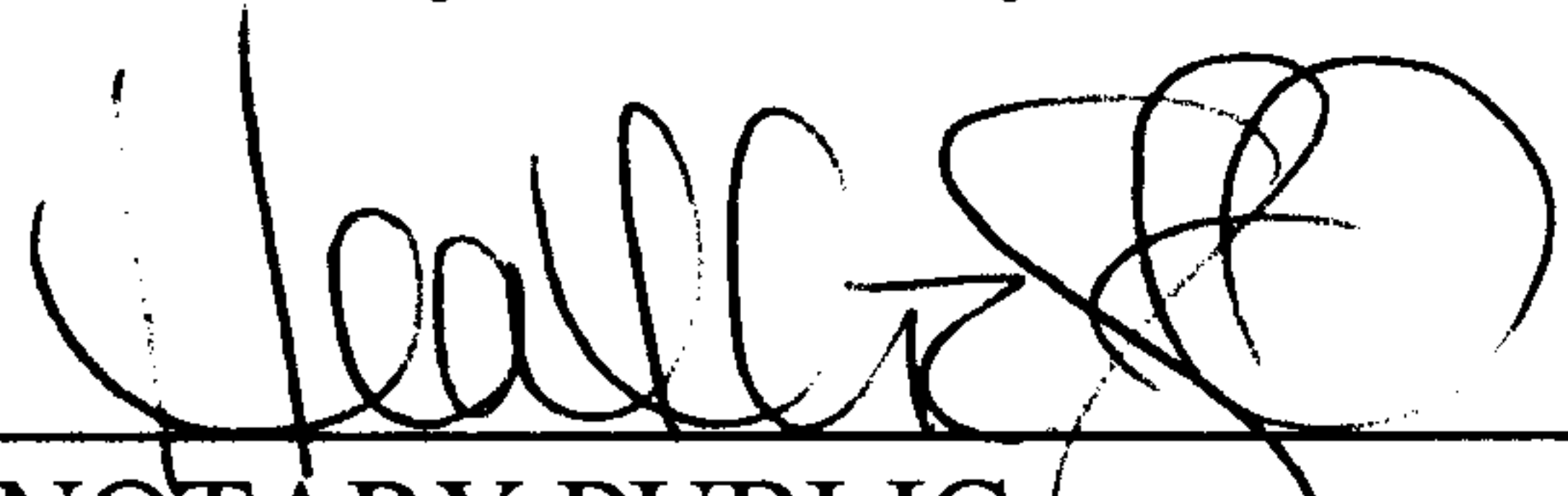
By: 
Brant Langford
Its: Assistant Vice President


20070312000111550 2/4 \$38.60
Shelby Cnty Judge of Probate, AL
03/12/2007 03:49:03PM FILED/CERT

STATE OF ALABAMA)
SHELBY COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Stephen Carter and Kristi Carter, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before 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 22nd day of January, 2007.



NOTARY PUBLIC

AFFIX SEAL

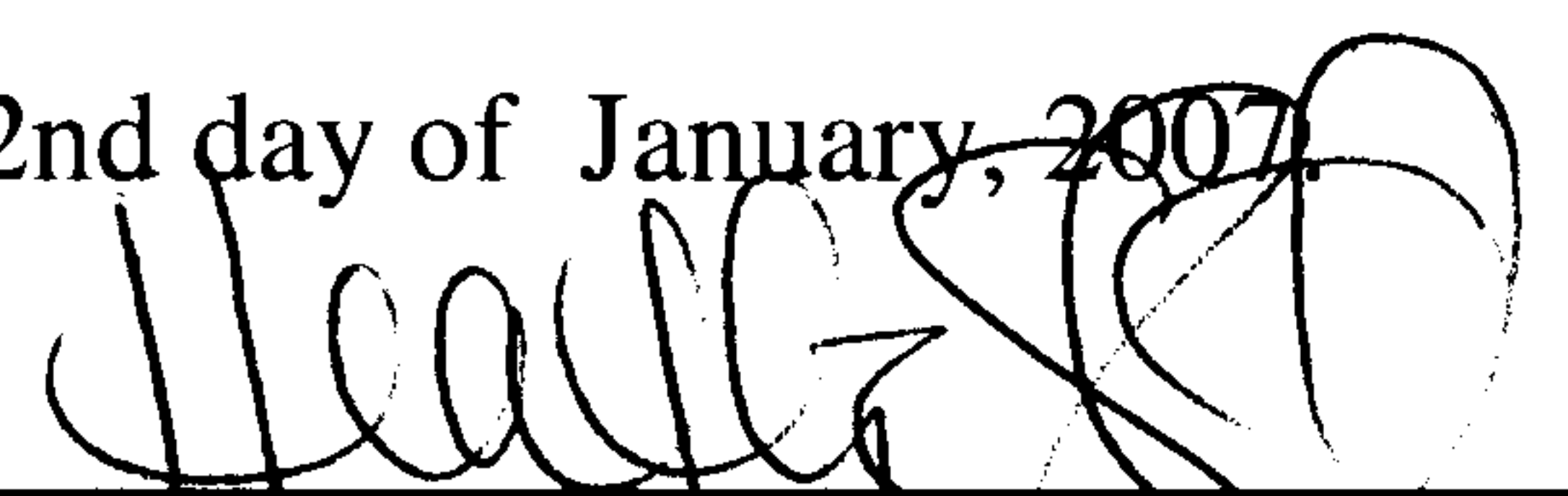
My Commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 21, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

STATE OF ALABAMA)
SHELBY COUNTY)


20070312000111550 3/4 \$38.60
Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, in and for said county in said state, hereby certify that Brant Langford, whose name as Assistant 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, as such officer, and with full authority, executed the same voluntarily for as the act of said banking association.

Given under my hand and official seal this 22nd day of January, 2007.



NOTARY PUBLIC

AFFIX SEAL

My commission Expires: NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 21, 2007
BONDED THRU NOTARY PUBLIC UNDERWRITERS

THIS INSTRUMENT PREPARED BY:
Trish Williams
First American Bank
P.O. Box 10686
Birmingham, Alabama 35202-0686

EXHIBIT "A"

A parcel of land situated in the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 2, Township 22 South, Range 4 West, Shelby County, Alabama, being more particularly described as follows:

Commence at the SW corner of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of said Section 2; thence N 89 deg. 05' 25" E, a distance of 548.30; thence N 00 deg. 30' 22" E, a distance of 578.57 feet to the POINT OF BEGINNING; thence N 00 deg. 11' 44" E, a distance of 167.58 feet to a point on the southerly right of way line of Shelby County Highway #10 (80 foot ROW); thence S 78 deg. 03' 46" E, a distance of 109.46 feet to the point of curve to the left, having a radius of 794.13, a central angle of 02 deg. 01' 08" and subtended by a chord which bears S 79 deg. 23' 41" E, a chord distance of 27.98 feet; thence easterly along the curve, an arc distance of 27.98 feet; thence S 11 deg. 04' 31" W, a distance of 164.41 feet; thence N 78 deg. 14' 34" W, a distance of 105.81 feet to the POINT OF BEGINNING.



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