

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

This Amendment (the "Amendment") is made and entered into on JANUARY 25, 2008, by and between WILLIAM J CHRISTENBERRY AND KIMBERLY R CHRISTENBERRY, A MARRIED COUPLE, (hereinafter called the "Mortgagor", whether one or more) and First Commercial Bank (hereinafter called the "Mortgagee").

RECITALS

A. WILLIAM J CHRISTENBERRY

(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 JANUARY 29, 2003 AND AMENDED APRIL 18, 2003 (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 AND ZERO CENTS AND AMENDED TO ONE HUNDRED THIRTY THOUSAND AND ZERO CENTS - Dollars (\$ 50,000.00 TO 130,000.00)(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 # 20030227000120650 AMENDED IN 20030709000434210, 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 TWO HUNDRED FIFTY THOUSAND AND ZERO CENTS--Dollars (\$ 250,000.00) (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:



"New Money \$120,000.00 "

1. The term "Credit Limit" as used in the Mortgage shall mean the Amended Credit Limit of TWO HUNDRED FIFTY THOUSAND AND ZERO CENTS-----Dollars (\$ 250,000.00).

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 FIFTY THOUSAND AND ZERO CENTS--Dollars (\$ 250,000.00).

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 25TH day of JANUARY, 2008

 (SEAL)
WILLIAM J. CHRISTENBERRY
 (SEAL)
KIMBERLY R. CHRISTENBERRY

FIRST COMMERCIAL BANK
MORTGAGEE

BY: 
CRAIG CAMPBELL
ITS: BRANCH MANAGER

INDIVIDUAL ACKNOWLEDGEMENT

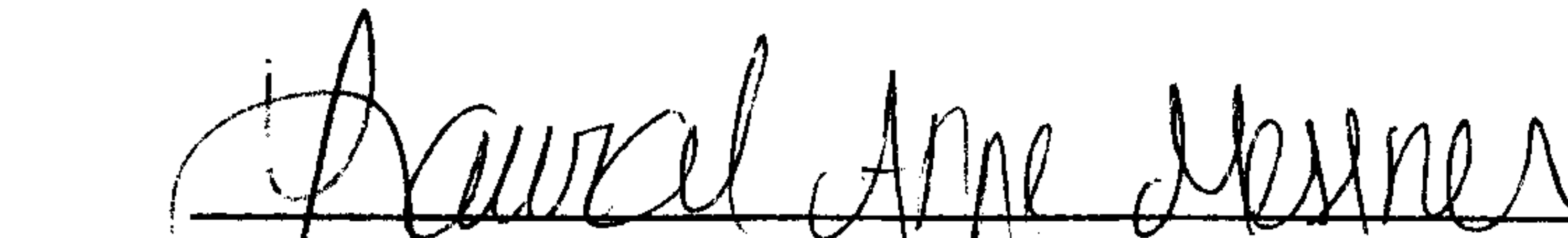
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that WILLIAM J. CHRISTENBERRY AND KIMBERLY R. CHRISTENBERRY 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 25TH day of JANUARY, 2008.

(NOTARIAL SEAL)

My commission expires:


Notary Public
01-30-2011

CORPORATE ACKNOWLEDGEMENT

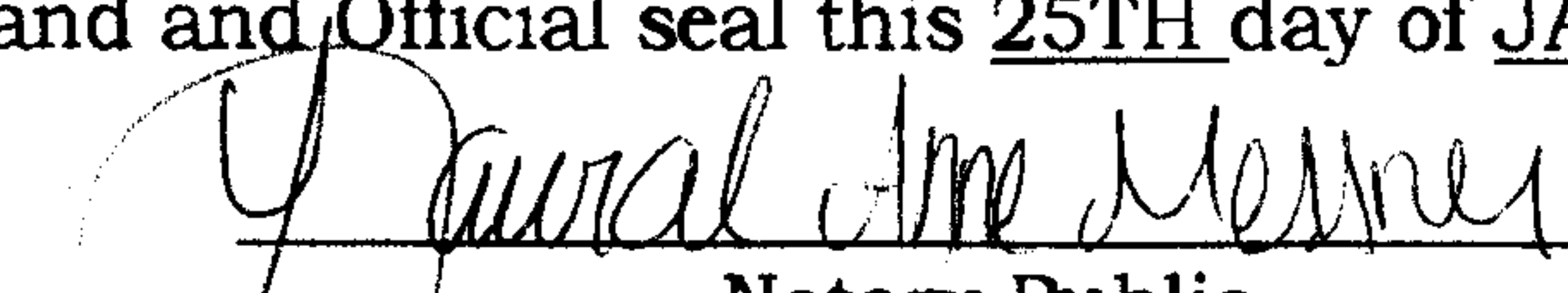
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that CRAIG CAMPBELL whose name as BRANCH MANAGER 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 25TH day of JANUARY, 2008.

(NOTARIAL SEAL)

My commission expires:


Notary Public
01-30-2011

This instrument prepared by:

Name: TEIA WILLIAMS

First Commercial Bank

Address: P. O. Box 11746

Birmingham, AL 35202-1746

20080212000057500 3/3 \$197.00
Shelby Cnty Judge of Probate, AL
02/12/2008 11:27:51AM FILED/CERT

EXHIBIT "A"



LEGAL DESCRIPTION

HAVING A TAX IDENTIFICATION NUMBER OF 10-6-14-0-001-002-021A
PARCEL OF LAND LOCATED IN THE CITY OF BIRMINGHAM, COUNTY OF
SHELBY, STATE OF ALABAMA, AND KNOWN AS: BEING LOT NUMBER LOT:3 IN
MOUNTAIN RIDGE ESTATES SEC 01 AS SHOWN IN THE RECORDED PLAT/MAP
THEREOF IN 7-100 OF SHELBY COUNTY RECORDS.

10-6-14-0-001-002-021

5365 MEADOW BROOK RD; BIRMINGHAM, AL 35242-3340

cac-christenberry
35943715/f

 CHRISTENBERRY
13883463 AL
FIRST AMERICAN LENDERS ADVANTAGE
MORTGAGE


When recorded mail to:
*FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FT1120*