

LIMITATION OF RIGHT OF FUTURE ADVANCE

FROM OWNER: Michael E. Smith
Carol Leighann Smith
TO EXISTING LENDER AND ADDRESS: AmTrust Bank
P.O. Box 790376
St. Louis, MO 63179-0376
Loan No:1283

20090917000355460 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
09/17/2009 09:00:42 AM FILED/CERT

Michael E. Smith and Carol Leighann Smith, his wife (collectively the "Owner"), being the owner of the real property encumbered by the mortgage dated October 17, 2007, recorded in Instrument Number 200710230000491020, public records of Shelby County, Alabama (the "Mortgage"), which mortgage encumbers certain real property described therein and which mortgage is now held of record by the "Existing Lender" named above, do hereby covenant, acknowledge and agree that they shall not receive any future advance under the mortgage, and that the maximum principal amount secured by the mortgage is limited to the principal amount outstanding as of July 1, 2009, which is approximately \$133,600.00.

This instrument is executed for the benefit of the holders of any junior encumbrance, including First Coast Community Bank, 1750 S. 14th Street, Fernandina Beach, Florida 32034, and may be relied upon by them.

DATED this 3 day of September, 2009.

Signed, Sealed and Delivered
in the Presence of:

Witness:

Calvin E. Hayden

Witness:

Mary B. Hayden

Michael E. Smith

Carol Leighann Smith

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 3 day of September, 2009, by Michael E. Smith and Carol L. Smith, his wife, and who did not take an oath.

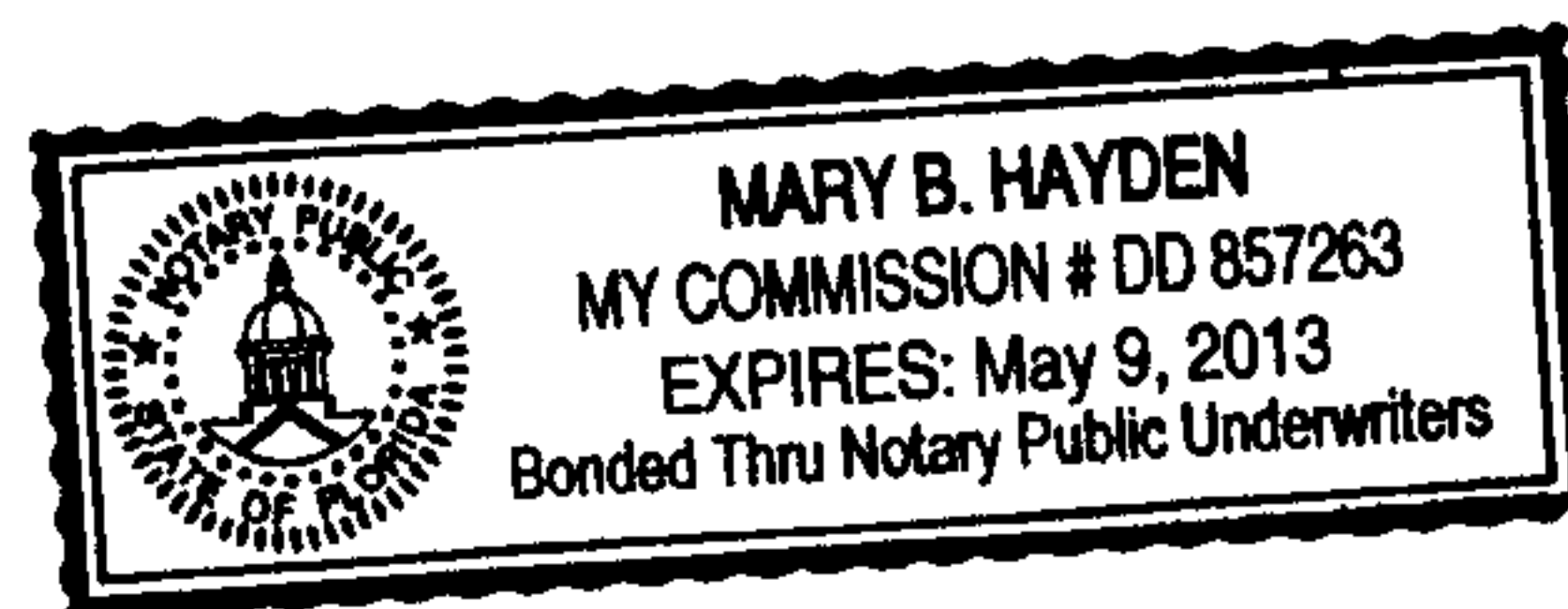
NOTARY PUBLIC

☐ Personally known

☒ Identification Produced

FL + AL Drivers' Licenses

(SEAL)



RECORD AND RETURN TO:
Calvin E. Hayden, Esquire
6282-3 Dupont Station Court East
Jacksonville, Florida 32217

THIS INSTRUMENT PREPARED BY:
Calvin E. Hayden, Esquire
6282-3 Dupont Station Court East
Jacksonville, Florida 32217