


Return to
First Commercial Bank
800 Shades Creek Parkway
Birmingham, AL 35209


20100106000005480 1/1 \$12.00
Shelby Cnty Judge of Probate, AL
01/06/2010 01:49:20 PM FILED/CERT

**FIRST COMMERCIAL BANK HOME EQUITY LINE OF CREDIT
MODIFICATION AGREEMENT**
Shelby County

Alabama Shelby

THIS AGREEMENT made and entered into this date: **11/30/09** by and between
 Richard W David, a married man **Sharon A Davis, his wife**
hereinafter designated "grantor"),
and First Commercial Bank (hereinafter designated "Grantee"), WITNESSETH THAT:
By Alabama Mortgage dated : **11/29/04** recorded in Mortgage Book **Inst#200412030000664110**
Shelby **Alabama** (briefly identified as
Lot 84 of Cameron Woods to secure loans and advances made to Grantor on a
\$50,400.00 line of credit (the "Credit Line")
pursuant to a certain Home Equity Line Account Agreement between Grantee and Grantor dated concurrently with said
Mortgage, and to secure any extension and/or renewals thereof and any other indebtedness which Grantor
might thenceforth owe to Grantee. Alabama's intangibles tax on long-term notes secured by real estate, based
upon the full amount of said Credit Line, was duly paid prior to the filing of said Mortgage.


By mutual agreement of the parties and for valuable considerations moving from each to the other, said Credit Line
is and has been decreased by the sum of **\$20,400.00** so that the Credit Line secured by said Mortgage
now amounts to **\$30,000.00** and said Home Equity Line Agreement and said Mortgage are
hereby amended accordingly.

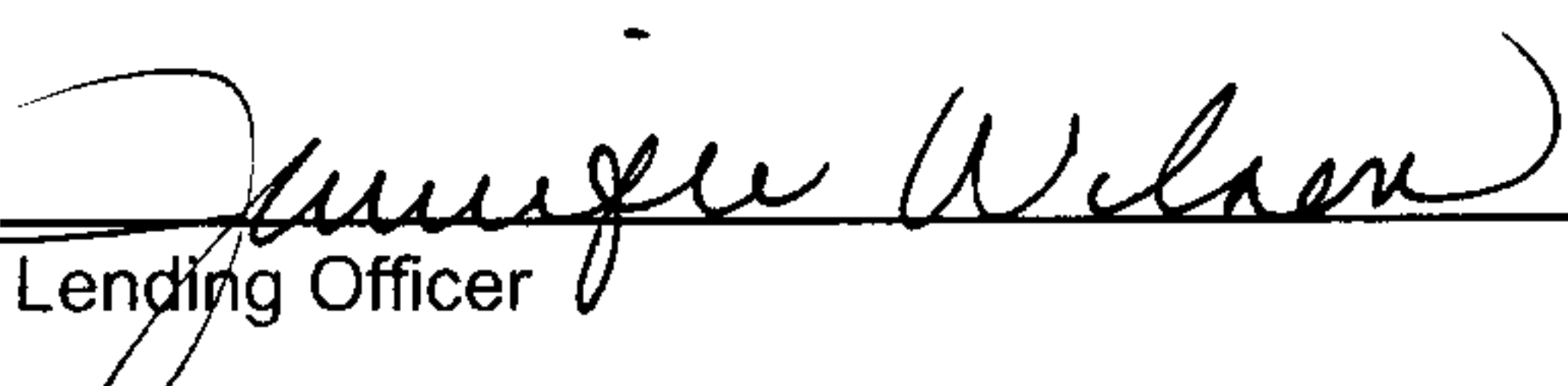
An additional Alabama mortgage tax, based upon the amount of said decrease, is paid hereon prior to filing this
Agreement for record in said Probate Judge's office.

It is FURTHER MUTUALLY AGREED by and between the Parties hereto that all other provisions, conditions,
and agreements contained in said note and Mortgage shall remain unaltered, and in force and effect.


IN WITNESS WHEREOF, Grantor has hereunto set his hand and affixed his seal the day and year above first written;
and FIRST COMMERCIAL BANK has caused this Agreement to be executed on its behalf,
by its proper officers, duly authorized so to do, under the corporate seal, the day and year first above written.

Grantor: 
Richard W David, a married man


Sharon A Davis, his wife

Grantor:
First Commercial Bank

Lending Officer

Signed, sealed and delivered in the presence of:

Witness

Notary Public
Shelby County, Alabama

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 5, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS