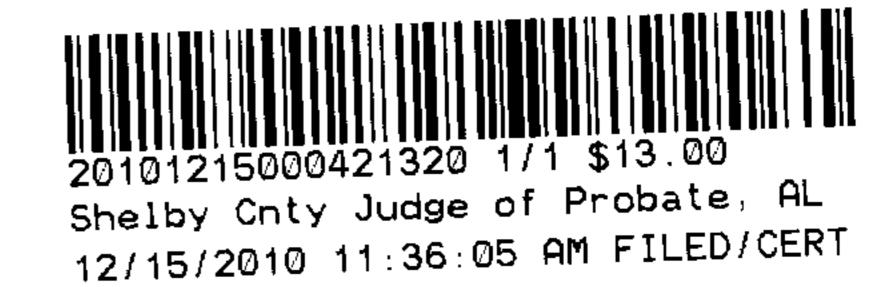
Return to

First Commercial Bank a Div of Synovus Bank 800 Shades Creek Parkway Birmingham, AL 35209



FIRST COMMERCIAL BANK A DIV OF SYNOVUS BANK AMENDMENT HOME EQUITY LINE OF CREDIT

She1by

COUNTY

Alabama

Shelby,

THIS AGREEMENT made and entered into this date:

10/22/10

by and between

John S. Rose

Heather P. Rose

hereinafter designated "grantor"),

and First Commercial Bank a division of Synovus Bank (hereinafter designated "Grantee"), WITNESSETH THAT: By Alabama Mortgage dated:

1298 Legacy Drive, Birmingham, AL 35242

04/09/08 recorded in Mortgage Book

Instrument # 20080416000155410

Shelby. County, Alabama

(briefly identified as

to secure loans and advances made to Grantor on a

\$158,000.00

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 \$45,000.00 so that the Credit Line secured by said Mortgage and said Home Equity Line Agreement and said Mortgage are now amounts to \$113,000.00 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 a Div of Synovus 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: // /

John S. Rose

Heather P. Rose

Grantor:

NO

First Commercial Bank a Div of Synovus Bank as successor

in interest by merger with First Commercial Bank

Jennifer Wilson/Vice-President

Signed, sealed and delivered in the presence of:

Witness

Notary Public

Jefferson County, Alabama