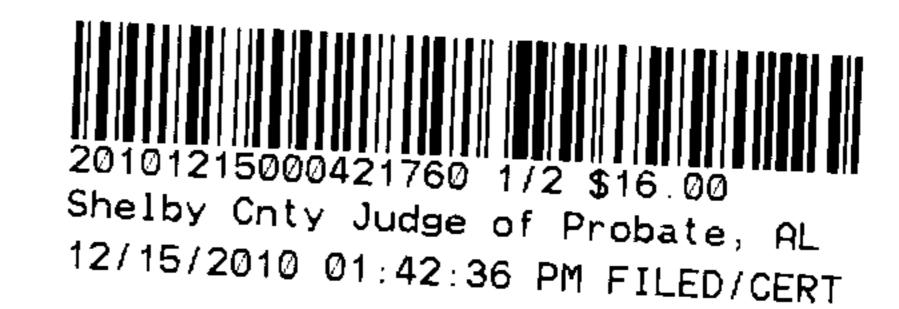
This Instrument Prepared By:

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Attorney at Law
2216 14th Street
Tuscaloosa, AL 35401
(205) 349-3449



STATE OF ALABAMA

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SHELBY COUNTY

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## HOMELINE CREDIT AGREEMENT DISCLOSURE STATEMENT; HOMELINE CREDIT AGREEMENT, HOME EQUITY LOAN, PROMISSORY NOTE AND MORTGAGE HOME EQUITY LOAN (Open End, Future Advance, Due on Sale) MODIFICATION

This Homeline Credit Agreement Disclosure Statement; Homeline Credit Agreement, Home Equity Loan, Promissory Note and Mortgage Home Equity Loan (Open End, Future Advance, Due on Sale) Modification (collectively, the "Modification") is made effective as of the day of the "Mortgagors", 2010, by and among, James R. Crane, Sr. and wife, Jeanette P. Crane, (collectively, the "Mortgagors"), and Alabama Credit Union (the "Lender").

## WITNESSETH:

WHEREAS, Mortgagors executed and delivered to Lender an Homeline Credit Agreement Disclosure Statement and Homeline Credit Agreement and Home Equity Loan Advance Request and Promissory Note, in favor of the Lender on May 17, 2005, (the "Note"). The Note provides for a principal indebtedness to the Lender not to exceed the amount of One Hundred Fourteen Thousand & No/100 (\$114,000.00) Dollars, plus interest, (the "Indebtedness"); and

WHEREAS, the Note is secured by a Home Equity Loan Mortgage given by Mortgagors in favor of Lender in the principal amount of One Hundred Fourteen Thousand & No/100 (\$114,000.00) Dollars, which is recorded at Instrument Number 200505240v02530, in the Probate Office of Shelby County, Alabama (the "Mortgage") securing the following described real property:

Lot 56, according to the 1<sup>st</sup> Amended Plat of Final Record Plat of Greystone Farms, English Turn Sector, Phase 1, as recorded in Map Book 19 at Page 142 in the Probate Office of Shelby County, Alabama,

(the "Real Property"); and

WHEREAS, the Mortgagors have requested that the Lender increase the Indebtedness and Mortgage to One Hundred Sixty-One Thousand Four Hundred & No/100 (\$161,400.00) Dollars, plus interest (the "New Indebtedness"); and

WHEREAS, the Lender has required, as a condition to approving the request for the New Indebtedness that the Mortgagors execute and deliver to Lender this Modification increasing the Mortgage and Note indebtedness and modifying its terms; and

1. The Indebtedness owed by Mortgagors to Lender under the Note, Mortgage and this Modification shall mean the New Indebtedness.

I, the undersigned authority, a notary public in and for said county in said state, hereby certify that James R. Crane, Sr. and Jeanette P. Crane, whose names are signed to the foregoing instrument and who are known to me, acknowledged before me on this day that, being informed of the contents of the foregoing instrument, they executed the same voluntarily on the day the same bears date.

Given under my hand and	official seat on this the State day of Occuber
2010.	Jen Sopson
	Motary Public
	My Commission Expression expires july 12, 2011
STATE OF ALABAMA	§
	§ ss.
TUSCALOOSA COUNTY	§
I, the undersigned authority,	, a notary public for the State of Alabama at large, hereby
certify that Stephen	whose name as
	of Alabama Credit Union, is signed to the foregoing acknowledged before me on this day that, being informed of
the contents of the foregoing instrum	nent, he, as such officer and with full authority executed the
same voluntarily for and as the act of	f that bank on the day the same bears date.
Given under my hand and c	official seal on this the <u>8</u> day of <u>December</u> ,
2010.	day of Scaron,
	( ) Luce
	Notary Public
	My Commission Expression expires july 12, 2011