

**AmSouth Bank
Attn: Sheila Cook
P.O. Box 830734
Birmingham, AL 35283**

20030211609270 SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY
070499460345

THIS MODIFICATION OF MORTGAGE dated January 28, 2003, is made and executed between WILSIE T. HAYES, whose address is 1953 INDIAN LAKE DR, BIRMINGHAM, AL 35244; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35243 (referred to below as "Lender").

RECORDED 07-10-2000 IN INST # 2000-22922.

LOT 11, ACCORDING TO THE SURVEY OF INDIAN VALLEY LAKE ESTATES, 1ST SECTOR, AS RECORDED IN MAP BOOK 5 PAGE 130, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.



The Real Property or its address is commonly known as 1953 INDIAN LAKE DR, BIRMINGHAM, AL 35244.

The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$25,000 to \$50,000.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 28, 2003.

GRANTOR:

LENDER:

X   (Seal)
Authorized Signer

Name: CHERYL JENSEN
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

20030207000077070 Pg 2/2 51.50
Shelby Cnty Judge of Probate, AL
02/07/2003 13:12:00 FILED/CERTIFIED

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **WILSIE T. HAYES, unmarried**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of January, 2003.

[Signature]
Notary Public

My commission expires NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 17, 2004
BONDED THRU NOTARY PUBLIC INTERESTERS

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said , he or she, 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 29 day of Jan, 2003.

[Signature]
Notary Public

MY COMMISSION EXPIRES
December 11, 2006

My commission expires _____