

WHEN RECORDED MAIL TO:



BRANDT JR, JOHN R

Record and Return To: Integrated Loan Services 600-Ā N John Rodes Blyd. Melbourne, FL 32934

2005/25/633240

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499862359

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 11, 2005, is made and executed between JOHN R. BRANDT JR., whose address is 2614 BUTTE WOODS DRIVE, BIRMINGHAM, AL 35242, and SUZAN SUMMERS BRANDT, whose address is 2614 BUTTE WOODS DRIVE, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 341 Summit Boulevard, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 27, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED OCTOBER 9, 2002, SHELBY COUNTY, INSTRUMENT # 20021009000494090, AND MODIFIED MAY 11, 2005.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

See "EXHIBIT A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 2614 BUTTE WOODS DRIVE, BIRMINGHAM, AL 35242.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

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 \$36,950 to \$47,000.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any makers or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 11, 2005.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

SUMMERS BRANDT

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GRANTOR:

JOHN R. BRANDT JR.

LENDER:

(Seal)

AMSOUTH BANK

Authorized Signe

This Modification of Mortgage prepared by:

Name: EARNEST WILKS Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAG (Continued)

20050608000277330 2/3 \$32.15 Shelby Cnty Judge of Probate, AL 06/08/2005 08:45:03AM FILED/CERT

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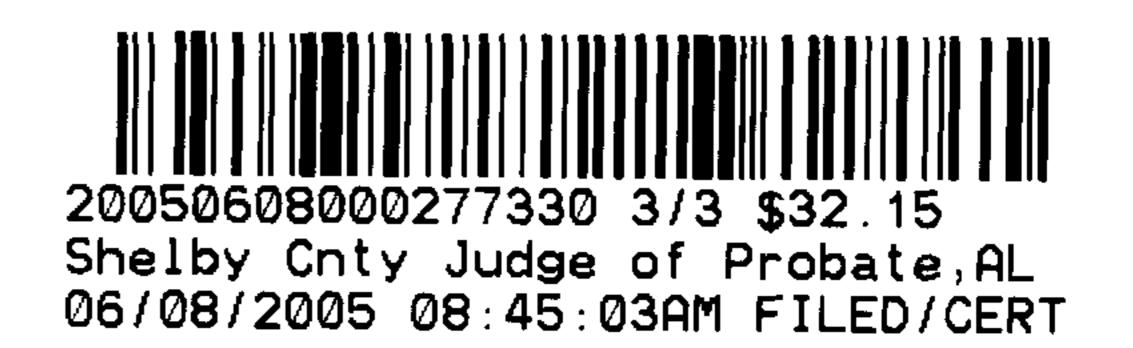
INDIVIDUAL ACKNOWLEDGMENT STATE OF Alabama) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JOHN R. BRANDT JR. and SUZAN SUMMERS BRANDT, husband and wife, whose names are signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of said Modification, they executed the same voluntarily on the day the same bears date. day of Given under my hand and official seal this NOTARY PUBLIC STATE OF ALABAMA AT LARCE **Notary Public** MY COMMISSION EXPIRES: June 26, 2006 DONDED THRU NOTARY PUDLIC UNDERWRITED My commission expires LENDER ACKNOWLEDGMENT SS 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 Medification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 day of NOTARY PUBLIC STATE OF ALABAMA AT LARGE

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MY COMMISSION EXPIRES: June 26, 2656

DONOED TWRU NOTARY PUBLIC UNDERWRITENS

My commission expires



SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 29, ACCORDING TO THE SURVEY OF BUTTE WOODS RANCH, ADDITION TO ALTADENA VALLEY, AS RECORDED IN MAP BOOK 5, PAGE 1, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN:

2614 BUTTEWOODS DRIVE

PARCEL:

102040001019000