20061215000612070 1/3 $50.00
Shelby Cnty Judge of Probate,AL
12/15/2006 02:11:53PM FILED/CERT

WHEN RECORDED MAIL TO:

PRUET, JAMES S AKA

Record and Return To:
Fiserv Lending Solutions
6000 N.JohnRodes Blvd
MELBOURNE, FL 32934

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

1300022577 4
20060324102157 0

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 29, 2006, is made and executed between JAMES S PRUET A/K/A JAMES STEPHEN PRUET, whose address is 2300 AMBERLEY WOODS TRCE, HELENA, AL 350803823 and MARGARET PRUET A/K/A MARGARET BENDER PRUET, whose address is 2300 AMBERLEY WOODS TRCE, HELENA, AL 350803823; husband and wife (referred to below as "Grantor") and Regions Bank, doing business as AmSouth Bank, whose address is 4915 Highway 17, Helena, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 23, 2006 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 09-14-2006 IN THE OFFICE OF THE SHELBY COUNTY ALABAMA JUDGE OF PROBATE INSTRUMENT NUMBER 20060914000458390.

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 2300 AMBERLEY WOODS TRCE, HELENA, AL 350800000.

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 $10,000.00 to $30,000.00.

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 maker 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 NOVEMBER 29, 2006.

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.

GRANTOR:

X James S. Pruet (Seal)
JAMES S PRUET

X Margaret Pruet (Seal)
MARGARET PRUET

LENDER:

REGIONS BANK, DOING BUSINESS AS AMSOUTH BANK

X Kristin DeRosa (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: Kevin Echols
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

20061215000612070 2/3 $50.00
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INDIVIDUAL 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 **JAMES S PRUET and MARGARET PRUET, 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.

Given under my hand and official seal this 29 **day of** November, 20 06.

Stephanie White
Notary Public

My commission expires My Commission Expires September 13, 2009

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 Kristin DiChiara of AmSouth Bank, a corporation, is signed to the foregoing Modification 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 29 **day of** November, 20 06.

Stephanie White
Notary Public

My commission expires My Commission Expires September 13, 2009

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SCHEDULE A

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

LOT 14, ACCORDING TO THE SURVEY OF AMBERLEY WOODS SECOND SECTOR, AS RECORDED IN MAP BOOK 20 PAGE 10, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 2300 AMBERLEY WOODS TRCE

PARCEL: 138273000001014