

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Laura Banks
P.O. Box 830721
Birmingham, AL 35283

Inst # 1999-15442

04/12/1999-15442
01:39 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 HNS 43.10

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 8, 1999, BETWEEN WAYNE M. LANGEVIN and KAREN T. LANGEVIN, HUSBAND AND WIFE (referred to below as "Grantor"), whose address is 825 TULIP POPLAR DRIVE, HOOVER, AL 35244; and AmSouth Bank (referred to below as "Lender"), whose address is 1900 5th Avenue North, Birmingham, AL 35203.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 20, 1999 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

JANUARY 29, 1999 SHELBY COUNTY ALABAMA. BOOK 1999 PAGE 04165

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

LOT 1006, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, 17TH ADDITION, AS RECORDED IN MAP BOOK 9 PAGE 50, IN THE PROBATE OFFICE OS SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 825 TULIP POPLAR DRIVE, HOOVER, AL 35244.

MODIFICATION. Grantor and Lender 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 \$ 21600.00 to \$ 43000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorers 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X

WAYNE M. LANGEVIN

X

KAREN T. LANGEVIN

LENDER:

AmSouth Bank

By

Authorized Officer

This Modification of Mortgage prepared by:

Name: JORDENE WILSON
Address: P. O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that WAYNE M. LANGEVIN and KAREN T. LANGEVIN, 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 8 day of March, 19 99.

Amy Helene Jones
Notary Public

My commission expires September 15, 2002

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson) ss

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Frances Tidwell.
Given under my hand and official seal this 8 day of March, 19 99.

Amy Helene Jones
Notary Public

My commission expires September 15, 2002

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