

**WHEN RECORDED MAIL TO:**

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

Inst # 1999-38831

09/16/1999-38831  
01:02 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY  
002 CJ 218.30

D70499055809

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 8, 1999, BETWEEN MARY A. MILSTEAD and BOBBY D. MILSTEAD, WIFE AND HUSBAND, (referred to below as "Grantor"), whose address is 245 HIDDEN VALLEY DRIVE, MONTEVALLO, AL 35115; and AmSouth Bank (referred to below as "Lender"), whose address is 1849 Montgomery Highway, Birmingham, AL 35244.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 3, 1994 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED ON JUNE 10, 1994, IN SHELBY COUNTY, ALABAMA, INSTRUMENT # 1994-18737.

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

LOT 4, BLOCK 2, ACCORDING TO THE SURVEY OF HIDDEN VALLEY ESTATES, AS RECORDED IN MAP BOOK 6, PAGE 36, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 245 HIDDEN VALLEY DRIVE, MONTEVALLO, AL 35115.

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 \$ 20,000 to \$ 157,000..

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.

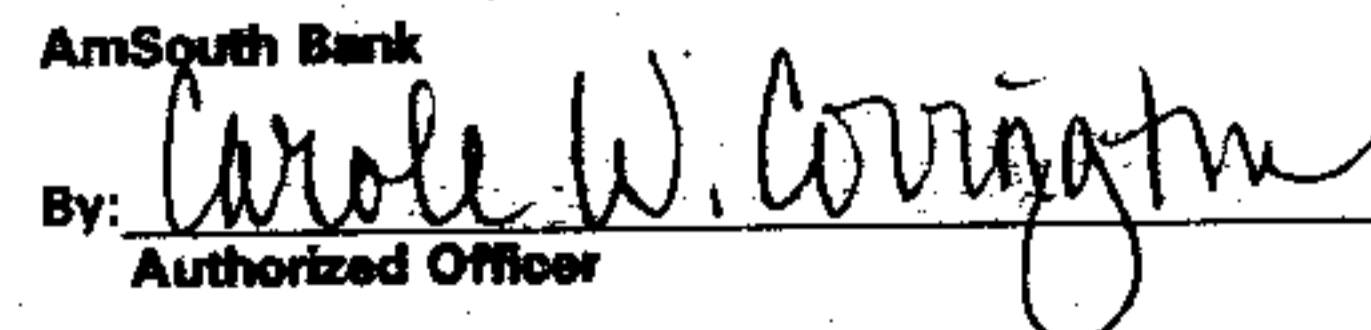
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X   
MARY A. MILSTEAD

X   
BOBBY D. MILSTEAD

LENDER:

AmSouth Bank  
By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: ANDREA LOCKHART  
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 **MARY A. MILSTEAD** and **BOBBY D. MILSTEAD**, 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 September, 19 99.  
Carole W. Covington

My commission expires \_\_\_\_\_  
MY COMMISSION EXPIRES JULY 23, 2001

Notary Public  
NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Mar. 2, 2000.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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 Carole W. Covington.  
Given under my hand and official seal this 8 day of Sept, 19 99.

Andrea L. Lohr  
Notary Public

My commission expires \_\_\_\_\_  
MY COMMISSION EXPIRES JULY 23, 2001

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002 CJ1 216.50