

WHEN RECORDED MAIL TO:

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

Inst # 1999-39979

09/24/1999-39979
OFFICE PH CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 CJ1 26.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 16, 1999, BETWEEN RALPH G. FREDA and KATHLEEN D. FREDA, HUSBAND AND WIFE (referred to below as "Grantor"), whose address is 5316 RIVERBEND TRAIL, HOOVER, AL 35244; and AmSouth Bank (referred to below as "Lender"), whose address is #1 Independence Plaza, Homewood, AL 35209.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 17, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

MORTGAGE RECORDED JULY 1, 1998, SHELBY COUNTY, O.R. BOOK 1998, PAGE 24743

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

LOT 51, ACCORDING TO THE SURVEY OF SANDPIPER TRAIL SUBDIVISION SECTOR II, AS RECORDED IN MAP BOOK 12, PAGE 44, 45 AND 47, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as **5316 RIVERBEND TRAIL, 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 \$ 25,000.00 to \$ 35,000.00..

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 Ralph G. Freda
RALPH G. FREDA

X Kathleen D. Freda
KATHLEEN D. FREDA

LENDER:

AmSouth Bank
By Laura Banks
Authorized Officer

This Modification of Mortgage prepared by:

Name: COLANDA WILLIAMS
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 RALPH G. FREDA and KATHLEEN D. FREDA, 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 16 day of August 1999.
[Signature]
Notary Public

My commission expires NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: FEB. 24, 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 Jana Bantz

Given under my hand and official seal this 16th day of August 1999.
[Signature]
Notary Public

My commission expires MY COMMISSION EXPIRES
December 11, 2002

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