WHEN RECORDED MAIL TO:

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OR SHACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 16, 1999, BETWEEN SANDRA L. DRAPER, A WIDOWED WOMAN, (referred to below as "Grantor"), whose address is 2025 BUTLER ROAD, ALABASTER, AL 35007; and AmSouth Bank (referred to below as "Lender"), whose address is 1235 First Street North, Alabaster, AL 35007.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 23, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED ON MAY 5, 1998 IN SHELBY COUNTY, ALABAMA, INSTRUMENT # 1998-16293.

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

A LOT IN THE SW 1/4 OF THE SW 1/2 OF SECTION 14, TOWHSHIP 21 SOUTH, RANGE 3 WEST, DESCRIBED AS FOLLOWS: COMMENCE AT THE SW CORNER OF THE SW 1/4 OF THE SE 1/4 OF SECTION 14, TOWNSHIP 21 SOUTH, RANGE 3 WEST; THENCE RUN EAST ALONG THE SOUTH LINE OF SAID SECTION A DISTANCE OF 729.0 FEET TO THE POINT OF BEGINNING; THENCE TURN AN ANGLE OF 95 DEGREES, 16' TO THE LEFT AND RUN A DISTANCE OF 294.59 FEET; THENCE TURN AN ANGLE OF 84 DEGREES 44' TO OF 95 DEGREES 41' TO THE RIGHT AND RUN A DISTANCE OF 125.00 FEET; THENCE TURN AN ANGLE OF 95 THE RIGHT AND RUN A DISTANCE OF 294.59 FEET TO THE SOUTH LINE OF SAID SECTION 14, THENCE TURN AN ANGLE OF 95 DEGREES 16' TO THE RIGHT AND RUN A DISTANCE OF 125.00 FEET TO THE POINT OF BEGINNING, EXCEPT RIGHT OF WAY OF THE COUNTY PAVED ROAD.

The Real Property or its address is commonly known as 2025 BUTLER ROAD, ALABASTER, AL 35007.

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 \$ 5,000 to \$ 50,000...

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 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.

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:

SARDRA L. DRAPER

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09-16-1999		ON OF MORTGAGE		Page 2
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	Name: ANDREA LO	CKHART 920721	#	8 2 3 8
	Address: P. O. BOX City, State, ZIP: BIRI	MINGHAM, AL 35283	₩2 16	
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	INDIVIDUAL /	ACKNOWLEDGMEN	<u>. </u>	
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STATE OF Alabama				
STATE OF) SS			
COUNTY OF Shelly)		•	
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I, the undersigned authority, a Notary Publi to the foregoing instrument, and who is	KNOWN IO ING. BUKINIW	enden perole the on the -	lay that, being informed of	the contents of said
Medification, he or she executed the same	voluntarily on the day is	Se serie peers date.		
Given under my hand and official seal this		day of		
			Notary Public	
MOYARY PIRE IC 41	FATE OF ALABAMA AT LARGE	_	(1000)	
My commission expires MY COMMERCE	NEXPERS: Mar. 1, 2003	.		
		KNOWLEDGMENT		
STATE OF Clabane				-
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COUNTY OF A Person)			
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, the undersigned authority, a Notary Publ	lic in and for said county	in said state, hereby certify	that Ason K	Hallis.
Given under my hand and official seal this	4−3 (day of	Lessen, 19_	99.
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MY AAM			Notaty Public	
My commission expires	MISSION EXPIRES			