

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Lender Service
P.O. Box 830721
Birmingham, AL 35283

870499 2 37156

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 15, 1999, BETWEEN DONALD D. WILLIAMS and JULIA MADDOX WILLIAMS, HUSBAND & WIFE, (referred to below as "Grantor"), whose address is 2861 BERKELEY DRIVE, BIRMINGHAM, AL 35242; and AmSouth Bank (referred to below as "Lender"), whose address is 102 Inverness Plaza, Birmingham, AL 35243.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 10, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

APRIL 22, 1998 SHELBY COUNTY INST # 1998 - 14496

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

LOTS 26 AND 27, IN BLOCK 2, ACCORDING TO THE PLAT OF WOODFORD, A SUBDIVISION OF INVERNESS, AS RECORDED IN MAP BOOK 8, PAGE 35, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SOURCE OF TITLE: BOOK 314, PAGE 461.

The Real Property or its address is commonly known as **2861 BERKELEY DRIVE, BIRMINGHAM, AL 35242.**

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

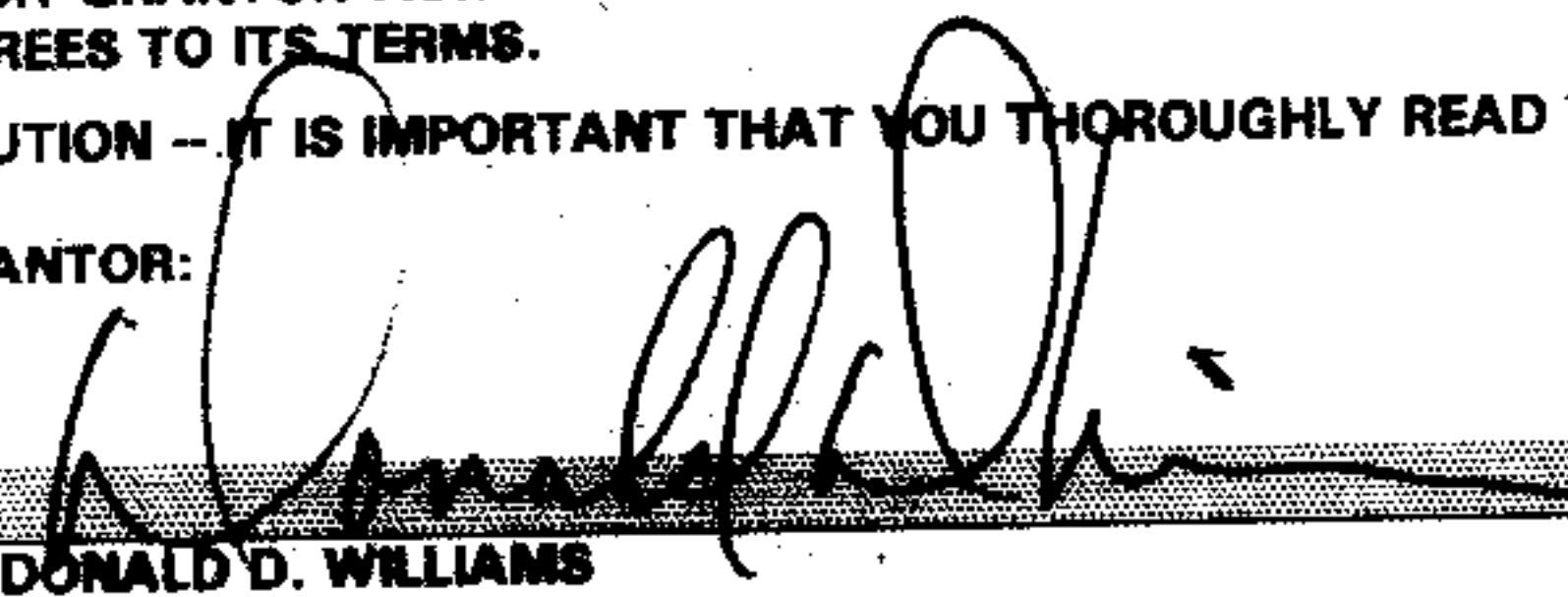
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$ 88,000.00 to \$ 144,000.00..

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 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:

X 
DONALD D. WILLIAMS

X 
JULIA MADDOX WILLIAMS

LENDER:

AmSouth Bank

By: 
Authorized Officer

Inst # 1999-42543

10/13/1999-42543
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 HWS 95.00

This Modification of Mortgage prepared by:

Name: VICTORIA RABY
Address: P. O. BOX 830721

09-15-1999
Loan No IV616300

MODIFICATION OF MORTGAGE
(Continued)

Page 2

City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that DONALD D. WILLIAMS and JULIA MADDOX WILLIAMS, 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 25 day of September, 19 99
[Signature]
Notary Public

MY COMMISSION EXPIRES JULY 12, 2000

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Laura Banks
Given under my hand and official seal this 4th day of October, 19 99

[Signature]
Notary Public

MY COMMISSION EXPIRES
2002
My commission expires _____

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1999 CFI ProServices, Inc. All rights reserved. (AL-G201 IV616300.LN L20.OVL)

Inst # 1999-42543

10/13/1999-42543
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 95.00