

WHEN RECORDED MAIL TO:

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 6, 1999, BETWEEN ALLEN G. BROWN and IVEY I. BROWN, HUSBAND A/K/A A. GREGG BROWN AND WIFE, (referred to below as "Grantor"), whose address is 5320 SUNRISE DR. BIRMINGHAM, AL 35242; and AmSouth Bank (referred to below as "Lender"), whose address is 1801 Pineon Street, Tarrant, AL 35217.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 6, 1996 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

NOVEMBER 4, 1996; SHELBY COUNTY; INST # 1996-36847.

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

LOT 98, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE SUBDIVISION, AS RECORDED IN MAP BOOK 11, PAGE 79, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 5320 SUNRISE DR, 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 \$ 25,000.00 to \$ 100,000.00..

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.

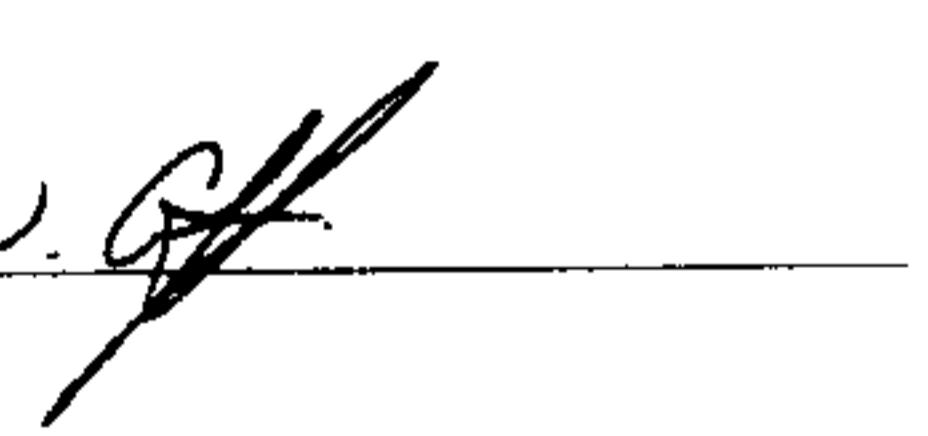
GRANTOR:

  
X Allen G. Brown  
ALLEN G. BROWN

  
X Ivey I. Brown  
IVEY I. BROWN

LENDER:

AmSouth Bank

By:   
D.W. G.  
Authorized Officer

This Modification of Mortgage prepared by:

Name: EDNA CHAPPELL  
Address: P. O. BOX 830721

Inst # 1999-44214

10/27/1999-44214  
10:41 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
302 CJ1 123.50

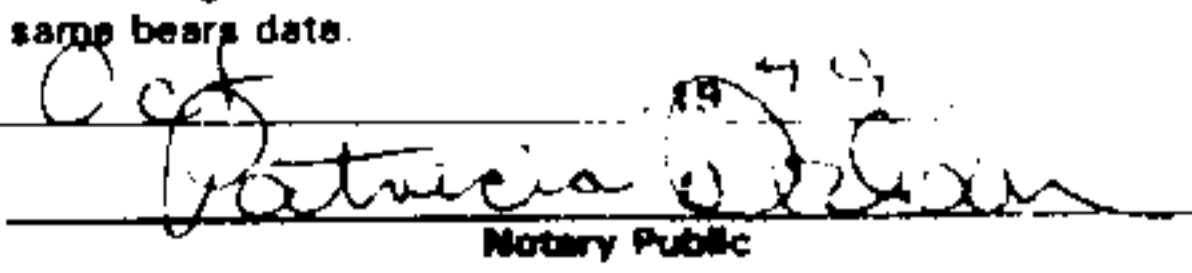
City, State, ZIP: BIRMINGHAM, AL 35283

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 ALLEN G. BROWN and IVEY I. BROWN, 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 6 day of Oct 1999

  
Patricia J. Brown  
Notary Public

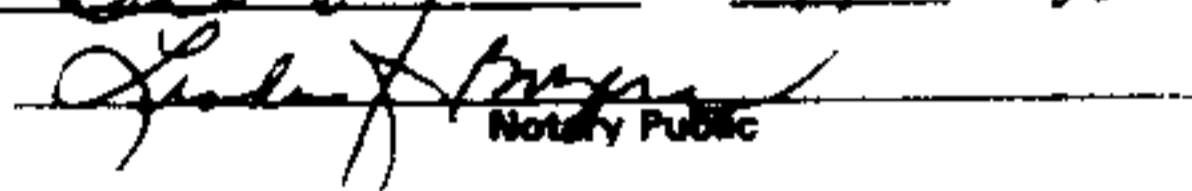
My commission expires MY COMMISSION EXPIRES MARCH 22, 2000

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 Grace, Michigan

Given under my hand and official seal this 6 day of Oct 6 1999

  
Grace, Michigan  
Notary Public

My commission expires MY COMMISSION EXPIRES  
December 11, 2002

LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.25 (c) 1999 CFI ProServices, Inc. All rights reserved. [AL-G201 HT948170.LN L20.OVL]

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SHELBY COUNTY JUDGE OF PROBATE

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