

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Carol 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 20, 1999, BETWEEN THOMAS G. GUTHRIE and JUDITH B. GUTHRIE, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 4041 CROSS GROVE CIRCLE, BIRMINGHAM, AL 35242; and AmSouth Bank (referred to below as "Lender"), whose address is 200 Corporate Ridge, Birmingham, AL 35242.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 28, 1995 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED ON DECEMBER 14, 1995 IN SHELBY COUNTY, ALABAMA IN INSTRUMENT # 1995-35789/INSTRUMENT # 1996-24177.

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

LOT 27, ACCORDING TO THE SURVEY OF LITTLE RIDGE ESTATES, AS RECORDED IN MAP BOOK 9, PAGE 174 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 4041 CROSS GROVE CIRCLE, 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 \$ 38,000 to \$ 75,000..

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 endorser 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 Thomas G. Guthrie
THOMAS G. GUTHRIE

X Judith B. Guthrie
JUDITH B. GUTHRIE

LENDER:

AmSouth Bank

By: Lee Hayler
Authorized Officer

Inst # 1999-44375

10/28/1999-44375
09:08 AM CERTIFIED

This Modification of Mortgage prepared by:

Name: ANDREA LOCKHART
Address: P. O. BOX 830721

SHELBY COUNTY JUDGE OF PROBATE
002 RMS 66.50

10-20-1999

Loan No JW345190

MODIFICATION OF MORTGAGE
(Continued)

Page 2

City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT

STATE OF

Alabama

) ss

COUNTY OF

Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that THOMAS G. GUTHRIE and JUDITH B. GUTHRIE, 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

20TH

day of

October

19

99

[Signature]
Notary Public

My commission expires

April 30, 2001

LENDER ACKNOWLEDGMENT

STATE OF

Alabama

) ss

COUNTY OF

Jefferson

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that

[Signature]

Given under my hand and official seal this

20

day of

Oct

19

99

[Signature]
Notary Public

MY COMMISSION EXPIRES
December 11, 2002

My commission expires

Inst # 1999-44375

10/28/1999-44375
09:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MMS 66.50