

10/29

**WHEN RECORDED MAIL TO:**

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

070499110262

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 22, 1999, BETWEEN VICKIE G. NORRIS, UNMARRIED, (referred to below as "Grantor"), whose address is 109 WILLOW RIDGE DRIVE, INDIAN SPRINGS, AL 35124; and AmSouth Bank (referred to below as "Lender"), whose address is 2228 Pelham Parkway, Pelham, AL 35124.

MORTGAGE. Grantor and Lender have entered into a mortgage dated October 6, 1995 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED ON OCTOBER 27, 1995 IN SHELBY COUNTY, ALABAMA, IN INSTRUMENT # 1995-30872.

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

LOT 1, ACCORDING TO THE SURVEY OF THE WILLOW RIDGE ADDITION TO INDIAN SPRINGS AS RECORDED IN MAP BOOK 7, PAGE 76, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 109 WILLOW RIDGE DRIVE, INDIAN SPRINGS, AL 35124.

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 \$ 15,000 to \$ 25,000..

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 GRANITOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANITOR AGREES TO ITS TERMS.

CAUTION -- IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X Vickie G. Norris  
VICKIE G. NORRIS

LENDER:

AmSouth Bank

By: Laura Banks  
Authorized Officer

Inst # 1999-45553

11/05/1999-45553  
09:03 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMS 26.00

This Modification of Mortgage prepared by:

Name: ANDREA LOCKHART

10-22-1999  
Loan No JW958050

**MODIFICATION OF MORTGAGE**  
(Continued)

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Address: P. O. BOX 830721  
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 VICKIE G. NORRIS, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of Oct, 19 99.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.  
MY COMMISSION EXPIRES: Oct. 15, 2001.  
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My commission expires \_\_\_\_\_

[Signature]  
Notary Public

**LENDER 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 Lana Banks,  
Given under my hand and official seal this 1 day of November, 19 99.



**MY COMMISSION EXPIRES**  
**December 11, 2002**

My commission expires \_\_\_\_\_

[Signature]  
Notary Public

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Inst # 1999-45553

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