

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Loan Servs
P.O. Box 89721
Birmingham, AL 35283

Inst # 1999-46200

11/10/1999-46200
01:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 21.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 27, 1999, BETWEEN REGINAL R BRASHER and HELEN C BRASHER (referred to below as "Grantor"), whose address is 12407 HIGHWAY 43, VANDIVER, AL 35176; and AmSouth Bank (referred to below as "Lender"), whose address is 741 Parkway Drive SE, Leeds, AL 35094.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 22, 1992 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

RECORDED IN SHELBY COUNTY, AUGUST 4, 1992, BOOK 1992/1996/1997 AND PAGE 15863/06555/15553

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

AND SITUATED IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT THE NORTHEAST CORNER OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 18 SOUTH, RANGE 1 EAST, SHELBY COUNTY, ALABAMA AND RUN IN A SOUTHERLY DIRECTION AND ALONG THE EAST LINE OF SAID 1/4 1/4 SECTION A DISTANCE OF 294.46 FEET TO A POINT; THENCE TURN AN INTERIOR ANGLE OF 135 DEGREES 39 MINUTES 00 SECONDS AND RUN TO THE RIGHT IN A SOUTHWESTERLY DIRECTION A DISTANCE OF 324.86 FEET TO A POINT; THENCE TURN TO THE RIGHT AND RUN PARALLEL TO THE EAST RIGHT-OF-WAY BOUNDARY OF SAID 1/4 1/4 SECTION A DISTANCE OF 506.33 FEET, MORE OR LESS, TO A POINT ON THE NORTH BOUNDARY LINE OF SAID 1/4 1/4 SECTION; THENCE TURN RIGHT AN INTERIOR ANGLE OF 91 DEGREES 44 MINUTES 40 SECONDS AND RUN IN AN EASTERLY DIRECTION ALONG THE NORTH LINE OF SAID 1/4 1/4 A DISTANCE OF 225 FEET, MORE OR LESS, TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 12407 HIGHWAY 43, VANDIVER, AL 35176. The Real Property tax identification number is HUSBAND AND WIFE.

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 \$45,000.00 to \$50,000.00..

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 Reginal R. Brasher
REGINAL R BRASHER

X Helen C. Brasher
HELEN C BRASHER

LENDER:

AmSouth Bank

By: Mamie S. Harding
Authorized Officer

This Modification of Mortgage prepared by:

Name: STACY MCCORMICK
Address: P. O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL 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 **REGINAL R BRASHER and HELEN C BRASHER**, 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 27th day of October, 1999.

Rogean White
Notary Public

My commission expires MY COMMISSION EXPIRES JANUARY 9, 2001

LENDER ACKNOWLEDGMENT

STATE OF A)
) SS
COUNTY OF _____)

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

Given under my hand and official seal this _____ day of _____, 19____.

Notary Public

My commission expires _____

AFFIDAVIT

**STATE OF ALABAMA
JEFFERSON COUNTY**

THIS IS TO CONFIRM THAT I, HERLEN C. BRASHER, AND HELEN C. BRASHER ARE ONE IN THE SAME PERSON.

Herlen C. Brasher
HERLEN C. BRASHER

STATE OF ALABAMA COUNTY OF JEFFERSON

SWORN AND SUBSCRIBED BEFORE ME HERLEN C. BRASHER. THIS 29th DAY OF October 1999.

Barbara Whitfield

MY COMMISSION EXPIRES JANUARY 9, 2001

Inst # 1999-46200

11/10/1999-46200
01:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

003 HHS 21.00