

WHEN RECORDED MAIL TO:

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

Inst # 1999-48471

12/01/1999-48471
09:49 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499109371

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 3, 1999, BETWEEN JACKSON W. MINOR and DORIS B. MINOR, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 1937 CROSSVINE RD, BIRMINGHAM, AL 35244; and AmSouth Bank (referred to below as "Lender"), whose address is 1849 Montgomery Highway, Birmingham, AL 35244.

MORTGAGE. Grantor and Lender have entered into a mortgage dated September 11, 1997 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

MORTGAGE RECORDED OCTOBER 3, 1997, SHELBY COUNTY, ALABAMA, BOOK 1997, PAGE 32109.

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

LOT 13, ACCORDING TO SECOND ADDITION, RIVERCHASE WEST RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 7, PAGE 59, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 1937 CROSSVINE RD, BIRMINGHAM, AL 35244.

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 \$ 30,000.00 to \$ 35,000.00..

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 endorers 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

JACKSON W. MINOR

X

DORIS B. MINOR

LENDER:

AmSouth Bank

By:

Carole W. Corrington
Authorized Officer

This Modification of Mortgage prepared by:

Name: AMY EPSMAN
Address: P. O. BOX 830721

11-03-1999
Loan No KZ649180

MODIFICATION OF MORTGAGE
(Continued)

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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 JACKSON W. MINOR and DORIS B. MINOR, 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 3 day of November, 19 99

Charles W. Carrington
Notary Public

My commission expires _____
NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: Mar. 2, 2000.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

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 Laura Banks
Given under my hand and official seal this 16 day of November, 19 99

 MY COMMISSION EXPIRES
December 11, 2002

Linda J. Brown
Notary Public

My commission expires _____

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002 CJ1 18.50