

WHEN RECORDED MAIL TO:

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

11-19  
070499 234047

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 17, 1999, BETWEEN ROLLIN H. RICHARDSON and LISA P. RICHARDSON, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 141 BROADMOOR LN, ALABASTER, AL 35007; 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 July 3, 1997 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

MORTGAGE RECORDED IN SHELBY COUNTY, JULY 18, 1997, BOOK 1997 PAGE 22635.

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

LOT 428 ACCORDING TO THE SURVEY OF WEATHERLY BROADMOOR ABBEY SECTOR 25 AS RECORDED IN MAP BOOK 21 PAGE 1 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 141 BROADMOOR LN, ALABASTER, AL 35007.

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 \$ 21,800.00 to \$ 78,000.00..

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:

Rollin H. Richardson  
X \_\_\_\_\_  
ROLLIN H. RICHARDSON

Lisa P. Richardson  
X \_\_\_\_\_  
LISA P. RICHARDSON

LENDER:

AmSouth Bank

Laura Banks  
X \_\_\_\_\_  
Authorized Officer

Inst # 1999-48792

12/02/1999-48792  
11:01 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

This Modification of Mortgage prepared by:

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

002 HHS 95.30

City, State, ZIP: BIRMINGHAM, AL 35283

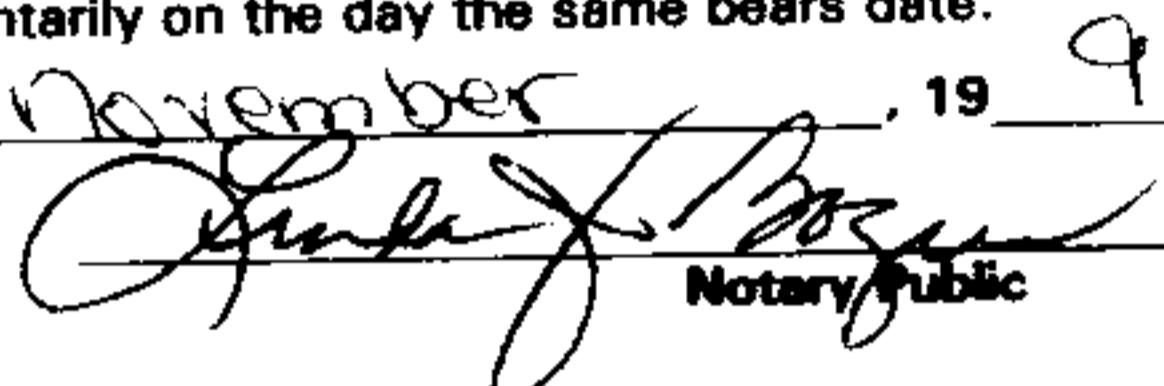
INDIVIDUAL ACKNOWLEDGMENT

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 ROLLIN H. RICHARDSON and LISA P. RICHARDSON, 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 18th day of November, 1999.

MY COMMISSION EXPIRES  
December 11, 2002

  
Notary Public

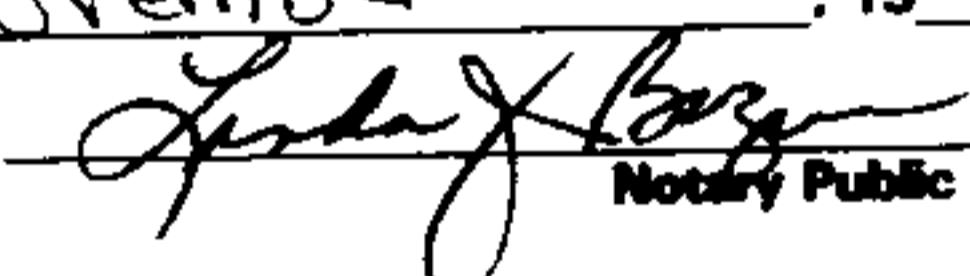
My commission expires \_\_\_\_\_

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 Laura Banks.  
Given under my hand and official seal this 18th day of November, 1999.

MY COMMISSION EXPIRES  
December 11, 2002

  
Notary Public

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

Inst # 1999-48792

12/02/1999-48792  
11:01 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 MMS 95.30