

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Laura 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 APRIL 21, 2000, BETWEEN KENNETH L. HARBOR and CAROL A. HARBOR, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 3704 WYNGATE CV, 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 March 30, 1992 (the "Mortgage") recorded in SHELBY County State of Alabama as follows:

RECORDED ON APRIL 18, 1992 IN SHELBY COUNTY, ALABAMA IN INSTRUMENT # 1992-4806/INSTRUMENT # 1997-18362

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

LOT 32, BLOCK 4, ACCORDING TO THE AMENDED SURVEY OF WYNGATE, 1ST SECTOR, AS RECORDED IN MAP BOOK 11, PAGE 31, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3704 WYNGATE CV, 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 \$ 50,000.00 to \$ 100,000.00.

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.

THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

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

GRANTOR:

X *Kenneth L. Harbor* (SEAL)
KENNETH L. HARBOR

X *Carol A. Harbor* (SEAL)
CAROL A. HARBOR

LENDER:

AmSouth Bank
By: *[Signature]*
Authorized Officer

This Modification of Mortgage prepared by:

Name: ANDREA LOCKHART
Address: P. O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2000-20351
06/19/2000-20351
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JES CJL 6.00

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Shelby

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KENNETH L. HARBOR and CAROL A. HARBOR, 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 21 day of April, 2000
Terri C. Channell
Notary Public

My commission expires 10/31/2004

LENDER ACKNOWLEDGMENT

STATE OF _____
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 14th day of June, 2000

Beverly L. Baird
Notary Public

My commission expires 6-3-2003

Inst # 2000-20351

06/19/2000-20351
10:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DBR CJ1 16.00