

WHEN RECORDED MAIL TO:

AmSouth Bank
P.O. Box 830721
Birmingham, AL 35283

070499308012

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 15, 2000, is made and executed between DENNY R. PUGH, JR., whose address is 6249 VICTORIA DR, PELHAM, AL 35124 and RHONDA D. PUGH, whose address is 6249 VICTORIA DR, PELHAM, AL 35124; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is Pelham Office, 2228 Pelham Parkway, Pelham, AL 35124 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 31, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MORTGAGE RECORDED AUGUST 31, 1998, SHELBY COUNTY, O.R. INST # 1998, PAGE 33817 AND INST # 1998, PAGE 45723.

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

LOT 60, ACCORDING TO THE SURVEY OF VALLEY STATION, SECOND SECTOR, AS RECORDED IN MAP BOOK 7, PAGE 48, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 6249 VICTORIA DR, PELHAM, AL 35124.

MODIFICATION. Lender and Grantor 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 \$27,000.00 to \$38,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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 change 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 15, 2000. 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.

GRANTOR:

X *Denny R. Pugh, Jr.* (Seal)
DENNY R. PUGH, JR., Individually

X *Rhonda D. Pugh* (Seal)
RHONDA D. PUGH, Individually

LENDER:

X *[Signature]* (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: COLANDA WILLIAMS
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2000-21593

06/28/2000-21593
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 195 27.50

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 DENNY R PUGH, JR. and RHONDA D PUGH, 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 16 day of June 20 00

Phyllis Ingram
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 _____ a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed of the contents of said _____ he or she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation

Given under my hand and official seal this 16 day of June 20 00

Phyllis Ingram
Notary Public

My commission expires

Inst • 2000-21593
06/28/2000-21593
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
102 MS 27.50