

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 dated September 18, 2000, is made and executed between MARK ALLEN KARAGAS , whose address is 292 KINGS CREST LN , PELHAM , AL 35124 and CRISTY LEANN KARAGAS , whose address is 292 KINGS CREST LN , PELHAM , AL 35124; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is Homewood Office, 1 Independence Plaza, Homewood, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 7, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN SHELBY COUNTY, SEPTEMBER 7, 1999, INST # 1999-39863.

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

LOT 54, ACCORDING TO THE SURVEY OF KING'S CREST, SECTOR 3, PHASE 2, AS RECORDED IN MAP BOOK 16, PAGE 141, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 292 KINGS CREST LN , 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 \$150,000.00 to \$250,000.00.

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 endorser 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 18, 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 MARK ALLEN KARAGAS (Seal)
MARK ALLEN KARAGAS , Individually

x CRISTY LEANN KARAGAS (Seal)
CRISTY LEANN KARAGAS , Individually

LENDER:

x William L. Richards (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SYLVIA TAYLOR
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

2000-34070

09/27/2000-34070
11:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 031 161.00

MODIFICATION OF MORTGAGE
(Continued)

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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 **MARK ALLEN KARAGAS** and **CRISTY LEANN KARAGAS**, 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 SEPTEMBER, 2000.


Notary Public

MY COMMISSION EXPIRES OCTOBER 20, 2001

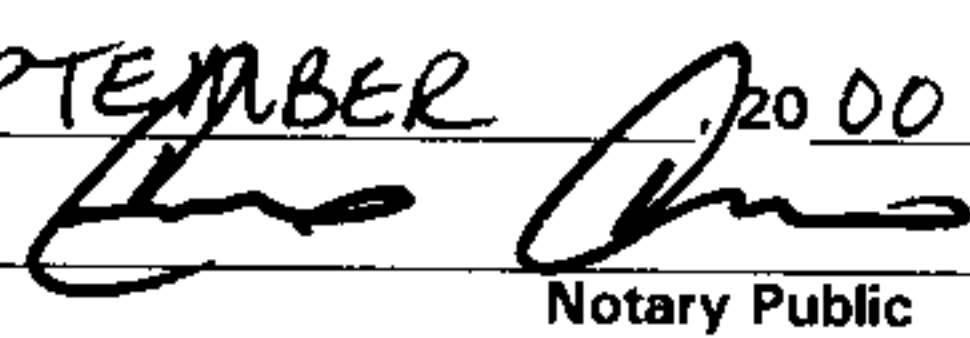
My commission expires _____

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 AmSouth Bank 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 18TH day of SEPTEMBER, 2000.


Notary Public

MY COMMISSION EXPIRES OCTOBER 20, 2001

My commission expires _____

ILASER PRO Lending, Reg. U.S. Pat. & T.M. OFF., Ver. 5.12 00.07 (c) Concentrix 1997, 2000. All Rights Reserved. - AL R10PHPL10201.FG TR-12002 PR-191

Inst # 2000-34070

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