

4/00

WHEN RECORDED MAIL TO:

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

070499273060

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 16, 2000, BETWEEN JOHN W. PARROTT and DEBRA PARROTT, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 205 SADDLE LAKE DR, ALABASTER, AL 35007; and AmSouth Bank (referred to below as "Lender"), whose address is 520 Montgomery Highway, Vestavia Hills, AL 35216.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 23, 1998 (the "Mortgage") recorded in SHELBY County, State of Alabama as follows:

MORTGAGE RECORDED MARCH 6, 1998, BOOK 1998 PAGE 07933, SHELBY COUNTY, ALABAMA.

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

SEE EXHIBIT "A"

The Real Property or its address is commonly known as 205 SADDLE LAKE DR, 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 \$ 100,000.00 to \$ 150,000.00..

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 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.

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.

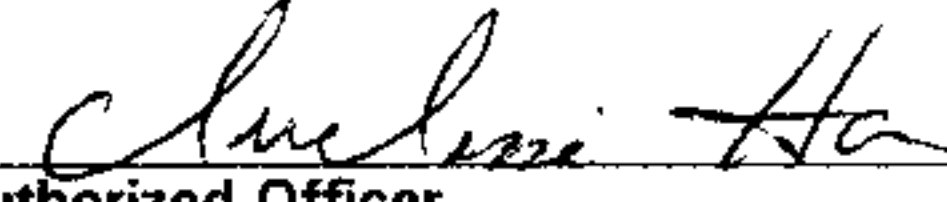
GRANTOR:

X  (SEAL)  
JOHN W. PARROTT

X  (SEAL)  
DEBRA PARROTT

LENDER:

AmSouth Bank

By:   
Authorized Officer

This Modification of Mortgage prepared by:

Name: AMY EPSMAN  
Address: P. O. BOX 830721  
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2000-34071

09/27/2000-34071  
11:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 031 68.50

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JOHN W. PARROTT and DEBRA PARROTT**, 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, 2000.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: June 23, 2003

My commission expires ~~on~~ THRU NOTARY PUBLIC UNDERWRITERS

Charlene Har  
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Jefferson )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Justin Harris.

Given under my hand and official seal this 16 day of June, 2000.

MY COMMISSION EXPIRES  
December 11, 2002

My commission expires

Lela J. Rogers  
Notary Public

Unit 11, in the Saddle Lake Farms Condominium, a Condominium located in Shelby County, Alabama as established by Declaration of Condominium as recorded in Inst. #1995-17533 and Articles of Incorporation of Saddle Lake Farms Association, Inc. as recorded in Inst. #1995-17530, in the Office of the Judge of Probate of Shelby County, Alabama, together with an undivided 1/174 interest in the Common Elements of Saddle Lake Farms Condominium as set out in the said Declaration of Condominium, said unit being more particularly described in the floor plans and architectural drawings of Saddle Lake Farms Condominium as recorded in Map Book 20, Page 20 A & B, in the Probate Office of Shelby County, Alabama.

EXHIBIT "A"

Inst # 2000-34071

09/27/2000-34071  
11:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CJ1 88.50

Inst # 1998-07933

03/06/1998-07933  
01:26 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
006 NEL 171.00