## WHEN RECORDED MAIL TO:

AmSouth Bank Attn: Larry Daniels P.O. Box 830721 Birmingham, AL 35283

## Inst # 2001-46187 10/25/2001-46187 02:39 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 002:04 51.50

002 CH 51.50

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## **MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated August 21, 2001, is made and executed between ALESSIO G. BOBBA, whose address is 3261 BROOK HIGHLAND TRCE, BIRMINGHAM, AL 35242 and HELEN B. BOBBA, whose address is 3261 BROOK HIGHLAND TRCE, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 200 Corporate Ridge North, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 16, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED OCTOBER 7, 1996 SHELBY COUNTY, ALABAMA INST # 1996-33274/AMENDED IN INST # 1998-03193/AMENDED IN INSTR # 1999-15135.

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

LOT 16, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, 1ST SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 62 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3261 BROOK HIGHLAND TRCE, BIRMINGHAM, AL 35242.

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 \$75,000 to \$100,000.

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 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 AUGUST 21, 2001. 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.

HELEN B. BÖBBA, Individually

ALESSIO'G. BOBBA, Individually

(Seal)

(Seal)

LENDER:

GRANTO

This Modification of Mortgage prepared by:

Name: ANDREA LOCKHART Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT
STATE OF <u>Alabama</u> ,
country of Shelby
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ALESSIO G. BOBBA and HELEN B. BOBBA, 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.
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 day of day of
My commission expires 12/04/04
LENDER ACKNOWLEDGMENT
STATE OF Alabama,
STATE OF ACKNOVLEDGIVIENT  STATE OF ACKNOVLEDGIVIENT  STATE OF Shelby  SSS  COUNTY OF Shelby  M. M.
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 day of
My commission expires 12/04/04  My commission expires 12/04/04

ILASER PRO Lending, Reg. U.S. Pet. & T.M. OFF., Ver. 5.15.11.01 (c) Concentrex 1997, 2001. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-69076 PR-191

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