

11/30

WHEN RECORDED MAIL TO:

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

20012921441340
070499413195

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 29, 2001, is made and executed between BARBARA F HYCHE, whose address is 139 ROY CT, HELENA, AL 35080; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 1592 Montgomery Highway, Birmingham, AL 35216 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 12, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON FEBRUARY 7, 2000 IN SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 2000-03719.

MATURITY DATE IS JANUARY 12, 2020.

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

LOT 9, ACCORDING TO THE SURVEY OF LAUREL WOODS, 6TH SECTOR, AS RECORDED IN MAP BOOK 21, PAGE 141, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 139 ROY CT, HELENA, AL 35080.

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 \$ 45,000.00 to \$ 51,400.00.

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 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 NOVEMBER 29, 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.

GRANTOR:

X  (Seal)
 BARBARA F HYCHE, Individually

LENDER:

X  (Seal)
 Carla Holmes
 Authorized Signer

This Modification of Mortgage prepared by:

Name: CARLA HOLMES
 Address: P.O. BOX 830721
 City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2001-53264

12/06/2001-53264
 05:46 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 DOB MEL 23.60

MODIFICATION OF MORTGAGE
(Continued)

Page 2

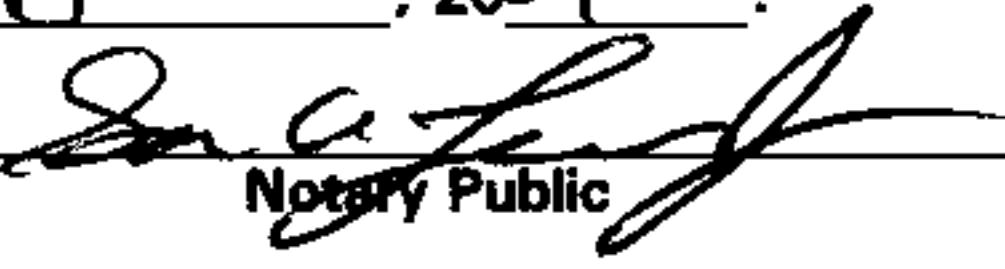
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson)
 |
 | SS
 |

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **BARBARA F HYCHE**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of November, 2001.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb. 11, 2003
BONDED THRU NOTARY PUBLIC UNDERWRITERS


Notary Public

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Jefferson)
 |
 | SS
 |

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Donna Hayes, 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 30th day of November, 2001.

Notary Public

My commission expires _____

LASER PRO Lending, Ver. 5.17.20.08 Copr. Harland Financial Solutions, Inc. 1997, 2001. All Rights Reserved. - AL R:CPFLPLG201.FC TR-81139 PR-13

44.00 02 APR 10.

Inst # 2001-53264

12/06/2001-53264
05:46 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 23.60