

01/02

WHEN RECORDED MAIL TO:

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

20013241757310
070499492611

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

2002-03020

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 27, 2001, is made and executed between **MICHAEL WAYNE LEWIS**, whose address is 800 MAYAPPLE CT, HOOVER, AL 35244 and **DORA MCCARTH LEWIS**, whose address is 800 MAYAPPLE CT, HOOVER, AL 35244; husband and wife (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 October 17, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

NOV. 28, 2000 SHELBY COUNTY BOOK 2000 PAGE 40759.

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

LOT 3304, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 33RD ADDITION AS RECORDED IN MAP BOOK 16, PAGE 112, IN THE OFFICE OF THE PROBATE OF SHELBY COUNTY, ALABAMA

The Real Property or its address is commonly known as 800 MAYAPPLE CT, HOOVER, AL 35244.

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 \$60,000.00 to \$140,000.00.

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 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.

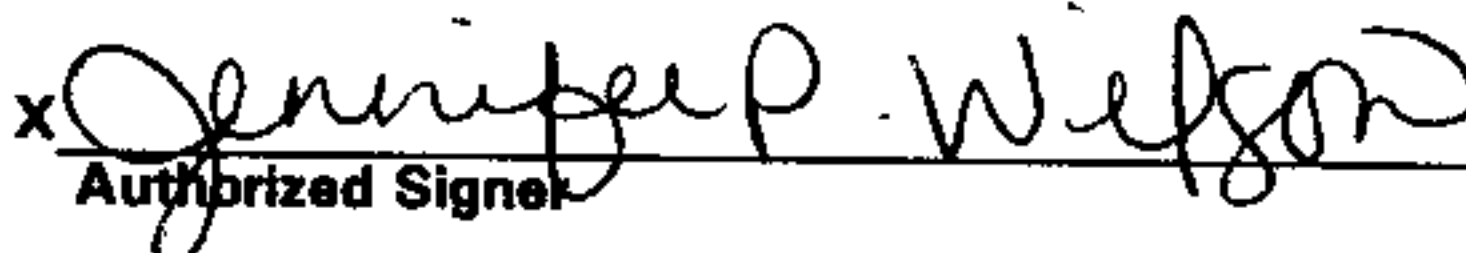
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 27, 2001. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x  (Seal)
MICHAEL WAYNE LEWIS, Individually

x  (Seal)
DORA MCCARTH LEWIS, Individually

LENDER:

x  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: JANICE RICHARDSON
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2002-03020

01/16/2002-03020
02:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 134.00

MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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) SS

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **MICHAEL WAYNE LEWIS and DORA MCCARTH LEWIS**, 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 27th day of December, 20 01.

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 21, 2002

My commission expires

LENDER ACKNOWLEDGMENT

STATE OF Alabama

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) SS

COUNTY OF Jefferson

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Jennifer P. Wilson 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 2nd day of January, 20 02.

Notary Public

MY COMMISSION EXPIRES
December 11, 2002

My commission expires

Inst # 2002-03020

01/16/2002-03020
02:41 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 134.00