

2/6/02

WHEN RECORDED MAIL TO:

AmSouth Bank
Birmingham Main Office
1900 5th Avenue North
Birmingham, AL 35203

Inst # 2002-07736

02/14/2002-07736
10:50 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CH 23.00

20012960956450

070499305326

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 5, 2002, is made and executed between **LESLIE E. BARNES**, whose address is **845 GRAYSTONE HIGHLANDS DR, BIRMINGHAM, AL 35242** and **LINDA C. BARNES**, whose address is **845 GRAYSTONE HIGHLANDS DR, BIRMINGHAM, AL 35242**; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is **1900 5th Avenue North, Birmingham, AL 35203** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 20, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

JULY 20, 1998, SHELBY COUNTY, BOOK 19 PAGE 25.

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

LOT 59, GREYSTONE HIGHLANDS, PHASE 2, AS RECORDED IN MAP VOLUME 19, PAGE 25, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as **845 GRAYSTONE HIGHLANDS DR, 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 \$15,000 to \$21,000.

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.

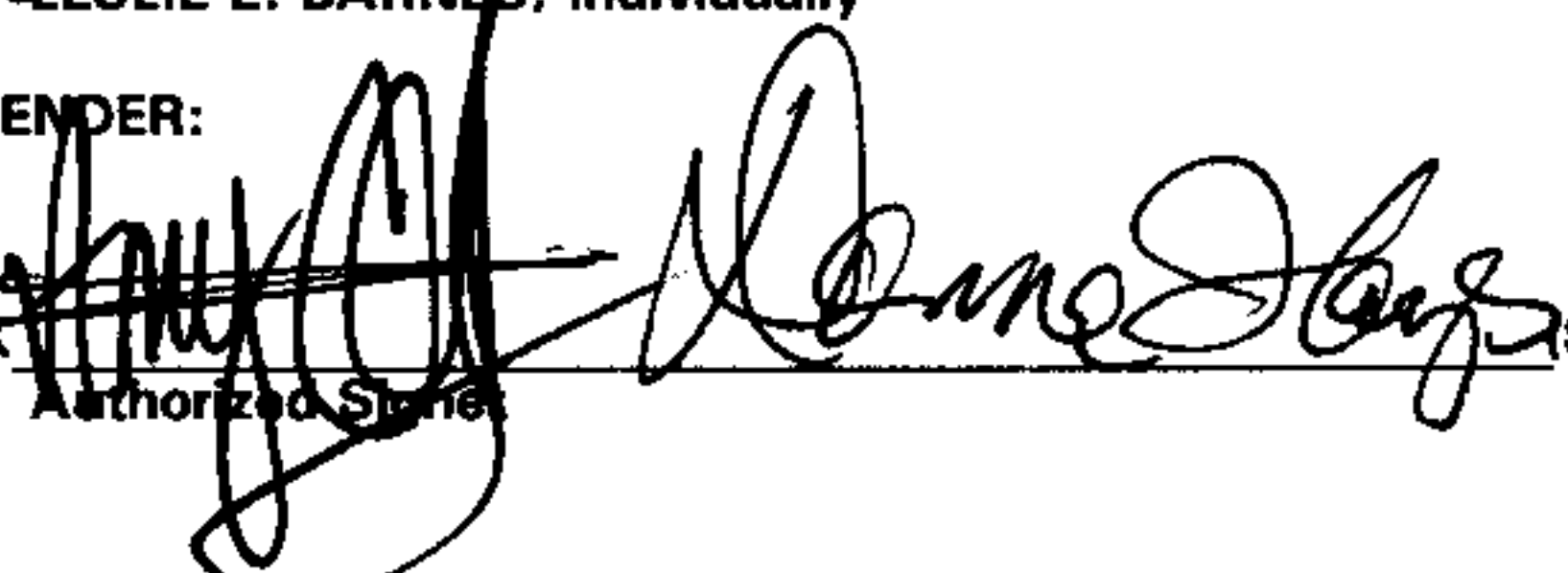
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 5, 2002. THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
LESLIE E. BARNES, Individually

X  (Seal)
LINDA C. BARNES, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: PATRICE M. CARNEY
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

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) SS
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **LESLIE E. BARNES and LINDA C. BARNES**, 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 5 day of February, 2002.

Amy Helms Jones
Notary Public

My commission expires MY COMMISSION EXPIRES ON SEPTEMBER 23, 2003

LENDER ACKNOWLEDGMENT

STATE OF Alabama
COUNTY OF Jefferson

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) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Donna Hayes
Kerri A. Bridges 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 6th day of February, 2002.

Notary Public

My commission expires _____

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