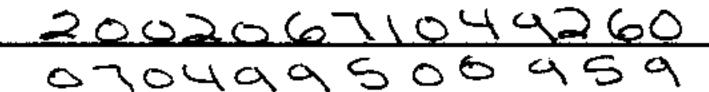
WHEN RECORDED MAIL TO:

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



SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

(Seal)

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 21, 2002, is made and executed between JUDY C RAINWATER, whose address is 3165 CHESTNUT OAKS DR, HOOVER, AL 35244 and KENNETH R RAINWATER, whose address is 3165 CHESTNUT OAKS DR, HOOVER, AL 35244; wife and husband (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 November 13, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 11/22/2000; SHELBY COUNTY, ALABAMA; BOOK 2000 PAGE 40408.

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

LOT 29-A, ACCORDING TO THE RESURVEY OF LOTS 15 THROUGH 29, INCLUSIVE, OF THE FAIRWAYS AT RIVERCHASE, AS RECORDED IN MAP BOOK 14, PAGE 40, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 3165 CHESTNUT OAKS DR, 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 \$80,000.00 to \$130,000.00.

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 MARCH 21, 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:

LEMDER:

JUDY C RANWATER, Individually

Authorized Signer

(Seal)

(Seal)

KENNETH R RAINWATER, Individually

This Modification of Mortgage prepared by:

Name: BEVERLY HERREN Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2002-15173

02.32 1/2002-15173 02.32 1/2002-15173

SHELBY COUNTY JUDGE OF PROBATE

DD2 MSB

09.00

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF TO)
COUNTY OF DETAILS OF) SS ,
HAINWAIEK, WITE and husband, whose names are signed	said county in said state, hereby certify that JUDY C RAINWATER and KENNETH R d to the foregoing instrument, and who are known to me, acknowledged before me on fication, they executed the same voluntarily on the day the same bears date.
	Thus In Invit
COMMISSION EVOLUTION	Notary Public
My commission expires	EPTEMBER 23, 2003
LEND	ER ACKNOWLEDGMENT
STATE OF ALAWA	\
	,) SS
COUNTY OF SERSON)
I, the undersigned authority, a Notary Public in and for said	
before me on this day that, being informed of the conte- voluntarily for and as the act of said corporation.	a corporation, is signed to the foregoing and who is known to me, acknowledged ents of said, he or she, as such officer and with full authority, executed the same
the state of the s	
Given under my hand and official seal this	day of
	0 V /

LASER PRO Lending, Ver. 5.19.10.16 Copr. Herland Financial Solutions, Inc. 1997, 2002. All Rights Reserved. - AL S:\CFI\LPL\G201.FC TR-65516 PR-19

Inst # 2002-15173

O4/O1/2002-15173
O2:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
89.00