20020710000317850 Pg 1/2 22.10 Shelby Cnty Judge of Probate, AL 07/10/2002 08:31:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO: **AmSouth Bank** Riverchase Office 1849 Highway 31 South Birmingham, AL 35244

0704169113419

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 22, 2002, is made and executed between BARBARA G. CAGLE, WITH TITLE VESTED AS GAYL CAGLE, A/K/A BARBAR G. CAGLE, whose address is 321 FRAN DR, MONTEVALLO, AL 35118; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 1849 Highway 31 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 10, 2000 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED FEBRUARY 4, 2000 INST 2000-03626 AND MODIFIED JUNE 22, 2002.

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

LOT 25, IN BLOCK 1, ACCORDING TO THE SURVEY OF GREEN VALLEY, THIRD SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 113, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 321 FRAN DR, MONTEVALLO, AL 35118.

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 \$14,673 to \$20,000.

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 JUNE 22, 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:** 

LENDER:

BARBARA G. CAGLE, Individually

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: TASHA WOOTEN Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

## MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT
STATE OF Walana,
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COUNTY OF HILL IN ON
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that BARBARA G. CAGLE, unmarried, 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 $22$ day of $1000$
Aluma Dillo
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 21, 2005
My commission expires BONDED THRU NOTARY PUBLIC UNDERWRITERS
LENDER ACKNOWLEDGMENT
$\mathcal{A}I$ .
STATE OF Habana
, O
COUNTY OF at Large
$oldsymbol{v}$
I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that    Lin A. Bridges   a corporation, is signed to the foregoing and who is known to me, acknowledged
Delote the on this day that, being informed of the contents of said, he or she as such officer and with full authority, oxocuted the same
voluntarily for and as the act of said corporation.  Given under my hand and official said this box's as day of the same day o
ESTROTARY 16: WOLVERU () LEONING
My Comm. Expires
My commission expires February 5, 2006
THE OTHER STATE OF THE REST.
LASER PROPERTY, V4. 5.19.10.16 Copr. Harland Financial Solutions, Inc. 1997, 2002. All Rights Reserved AL R:\CFI\LPL\G201,FC TR-105642 PR-19