

12/17

WHEN RECORDED MAIL TO:

AmSouth Bank  
Greensprings Office  
100-A Greensprings  
Birmingham, AL 35209

20023360928080  
070499093856

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 13, 2002, is made and executed between JAMES R JERNIGAN, whose address is 1717 MONTE EAGLE DR, HOOVER, AL 35244 and LAURIE M JERNIGAN, whose address is 1717 MONTE EAGLE DR, HOOVER, AL 35244; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 100-A Greensprings, Birmingham, AL 35209 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 27, 1995 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

JULY 10, 1995 SHELBY COUNTY, BOOK 1995 PAGE 17945/MODIFIED DECEMBER 13, 2002.

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

LOT 19, ACCORDING TO THE SURVEY OF SOUTHPOINTE, FIRST SECTOR, RECORDED IN MAP BOOK 11, PAGE 83, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

The Real Property or its address is commonly known as 1717 MONTE EAGLE DR, HOOVER, AL 35244.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

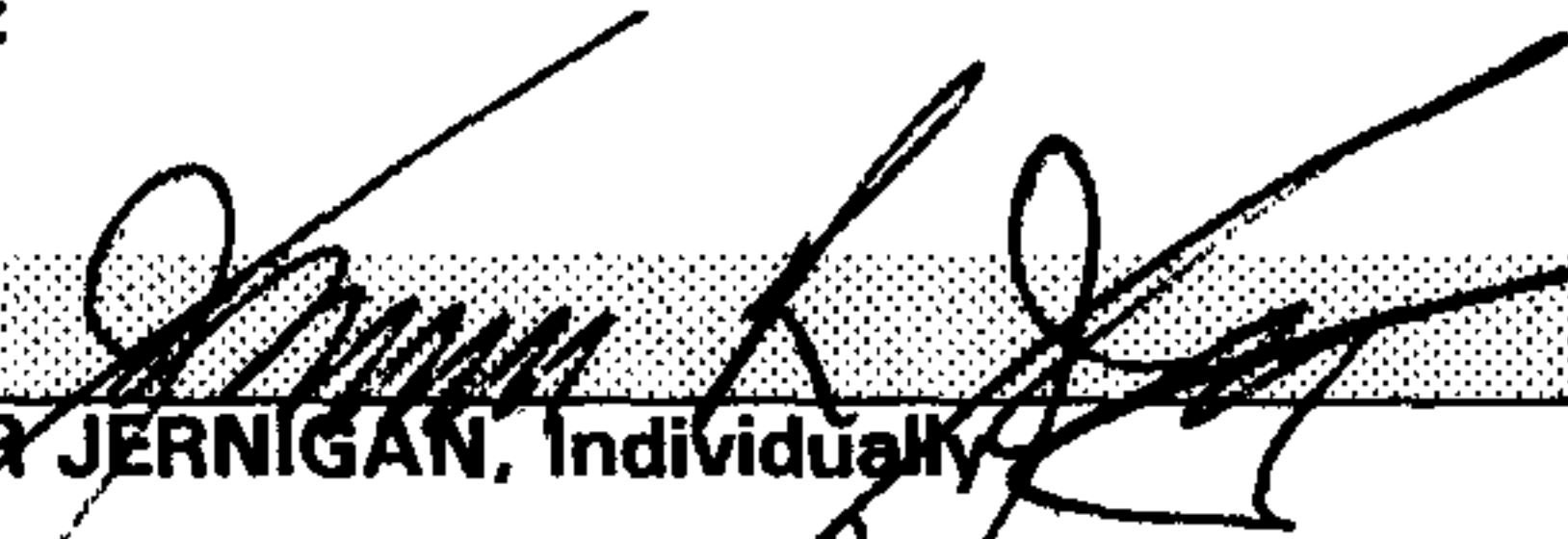
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$59,000.00 to \$81,000.00.

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 endorser 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 13, 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)  
JAMES R JERNIGAN, Individually

X  (Seal)  
LAURIE M JERNIGAN, 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

MODIFICATION OF MORTGAGE  
(Continued)

20021230000649090 Pg 2/2 47.00  
Shelby Cnty Judge of Probate, AL  
12/30/2002 07:45:00 FILED/CERTIFIED

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

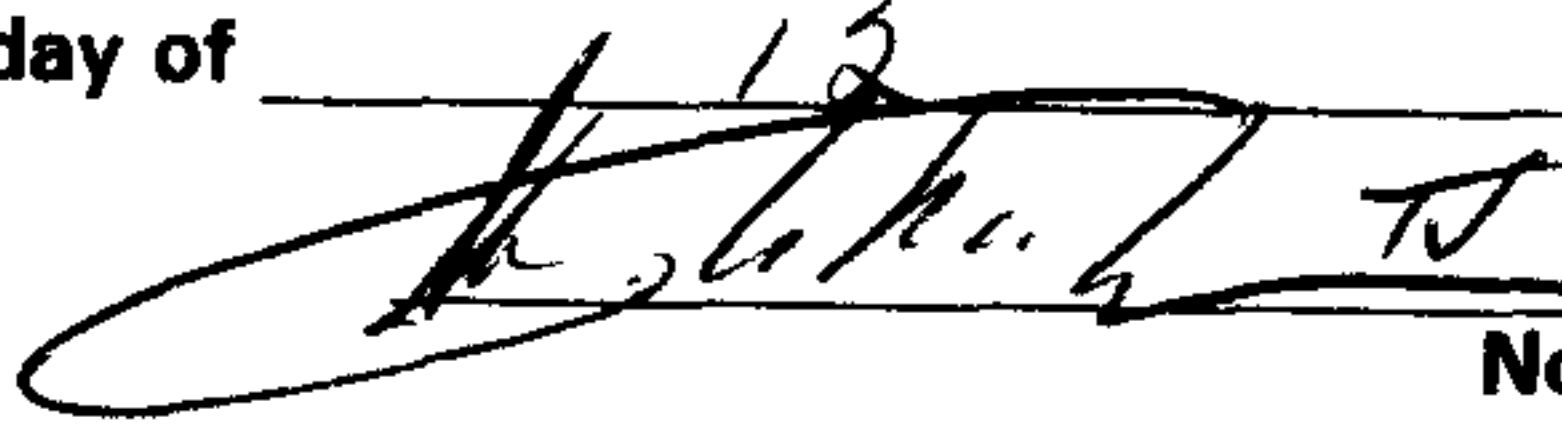
COUNTY OF Jefferson

)  
) SS  
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **JAMES R JERNIGAN and LAURIE M JERNIGAN, husband and wife**, 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 13 day of 12, 2002.

My commission expires 05/22/2005

  
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF at Large

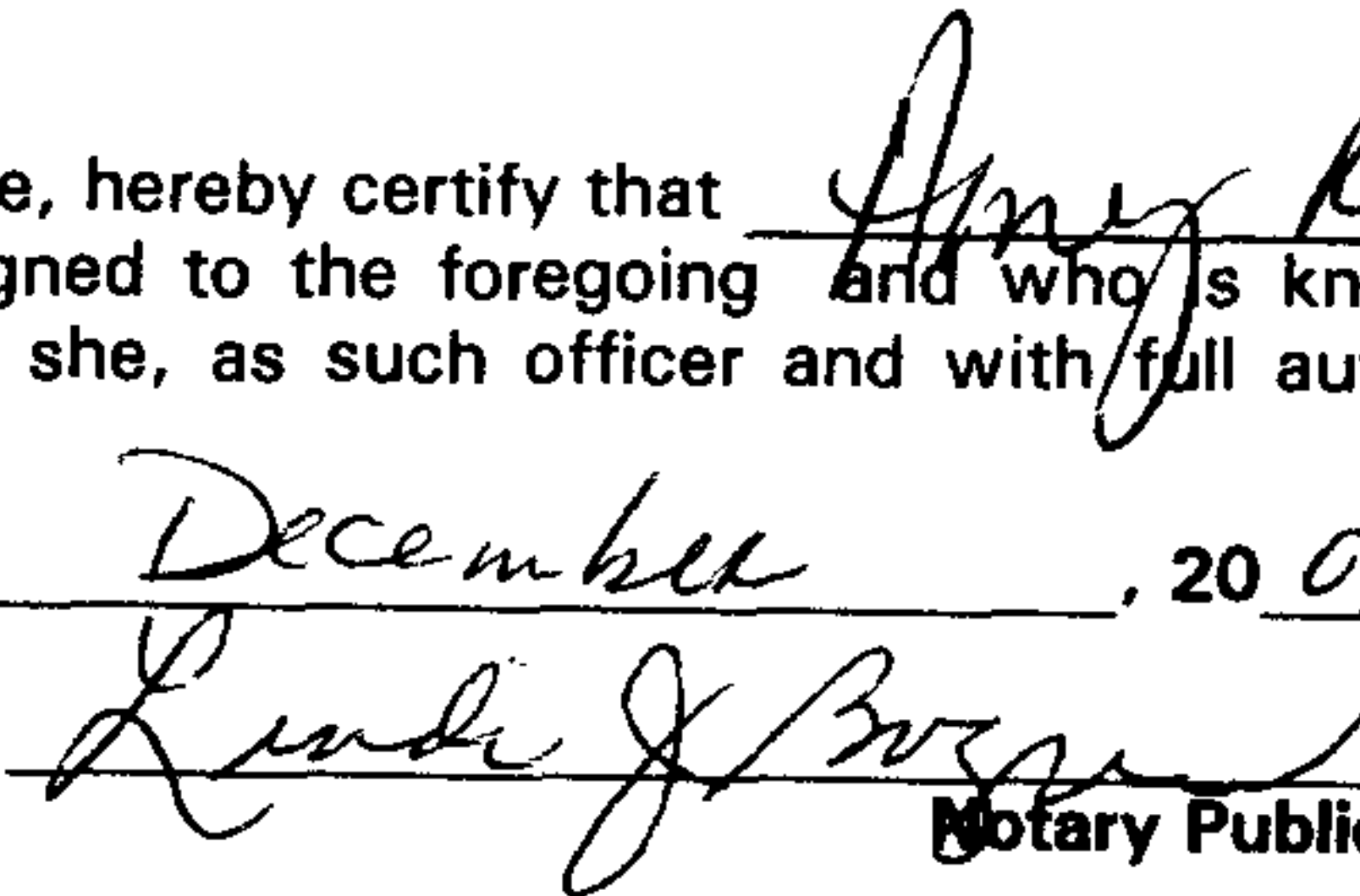
)  
) SS  
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Amy Roberts a corporation, is signed to the foregoing and who is known to me, acknowledged before me on this day that, being informed 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 13<sup>th</sup> day of December, 2002.

My commission expires December 11, 2006

MY COMMISSION EXPIRES  
December 11, 2006

  
Notary Public