

WHEN RECORDED MAIL TO:

AmSouth Bank
Riverchase Office
1849 Highway 31 South
Birmingham, AL 35244

20023381345310

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499588715

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 20, 2002, is made and executed between JEFFERSON L BRIGGS, whose address is 601 MILL SPRINGS CT, BIRMINGHAM, AL 35244 and LISA S BRIGGS, whose address is 601 MILL SPRINGS CT, BIRMINGHAM, AL 35244; husband and wife (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 June 22, 2001 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

JULY 9, 2001 SHELBY COUNTY BOOK 2001 PAGE 28329/MODIFIED DECEMBER 20, 2002.

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

LOT 20A ACCORDING TO THE SURVEY OF RESURVEY OF LOTS 19, 20 & 21 OF MILL SPRINGS ESTATES 2ND SECTOR AS RECORDED IN MAP BOOK 26, PAGE 61, SHELBY COUNTY, ALABAMA RECORDS.

The Real Property or its address is commonly known as 601 MILL SPRINGS CT, BIRMINGHAM, 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 \$ 45,000.00 to \$ 55,000.00.

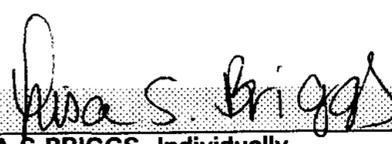
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 20, 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)
JEFFERSON L BRIGGS, Individually

X  (Seal)
LISA S BRIGGS, 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)

20030107000013830 Pg 2/2 29.00
Shelby Cnty Judge of Probate, AL
01/07/2003 10:33:00 FILED/CERTIFIED

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that JEFFERSON L BRIGGS and LISA S BRIGGS, 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 23 day of December, 20 02.

Beverly B Meador
Notary Public

My commission expires _____

STATE OF ALABAMA AT LARGE
NOTARY PUBLIC UNDERWRITER

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Lee Yeffock Jr. 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 23 day of Dec, 20 02.

Always Good
Notary Public

My commission expires MY COMMISSION EXPIRES APRIL 5, 2005