

WHEN RECORDED MAIL TO:

AmSouth Bank
Attn: Sheila Cook
P.O. Box 830734
Birmingham, AL 35283

20030021211020 SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY
070499771386

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 3, 2003, is made and executed between RUSSELL P VANSANDT , whose address is 1141 ASHFORD LANE , BIRMINGHAM , AL 35242 and DONNA P VANSANDT, whose address is 1141 ASHFORD LANE , BIRMINGHAM , AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 101 Office Park Drive, Birmingham, AL 35223 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 3, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED APRIL 11, 2002, IN SHELBY COUNTY PROBATE OFFICE INST # 2002-17029.

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

LOT 1150, ACCORDING TO THE SURVEY OF BROOK HIGHLAND , 11 TH SECTOR PHASE II, AS RECORDED IN MAP BOOK 22, PAGE 36 A&B , IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA , BEING SITUATED IN SHELBY COUNTY, ALABAMA .

The Real Property or its address is commonly known as 1141 ASHFORD LANE , 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 \$47,000.00 to \$100,000.00.

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 FEBRUARY 3, 2003.

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 Russell P. Vansandt (Seal)
RUSSELL P VANSANDT , Individually

X Donna P. Vansandt (Seal)
DONNA P VANSANDT, Individually

LENDER:

X Sheila Cook (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: CONNIE STOVES
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

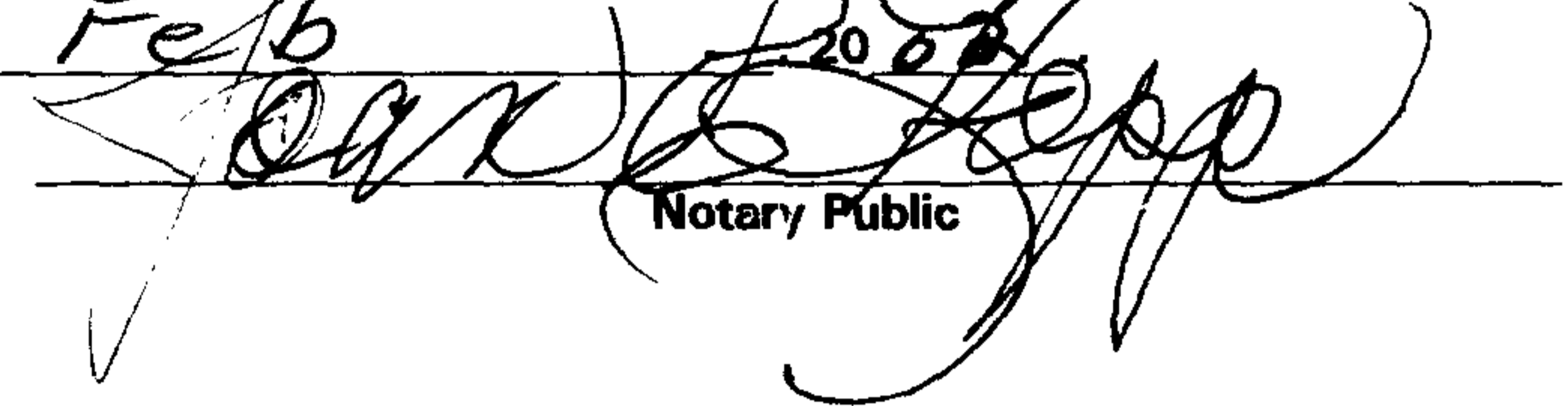
**MODIFICATION OF MORTGAGE
(Continued)**

20030217000096480 Pg 2/2 93.50
Shelby Cnty Judge of Probate, AL
02/17/2003 09:24:00 FILED/CERTIFIED 2

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Al.)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **RUSSELL P VANSANDT and DONNA P VANSANDT, 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.

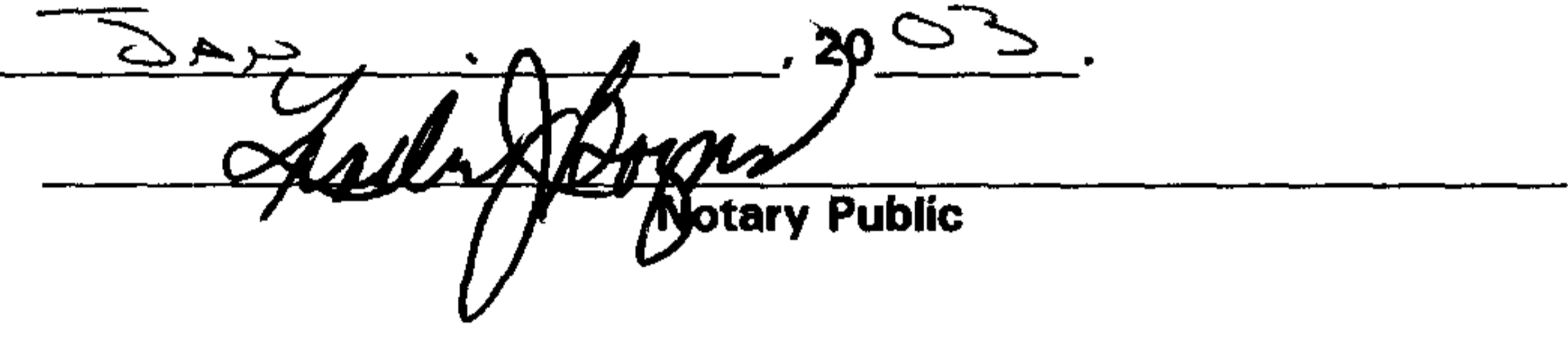
Given under my hand and official seal this 3rd day of Feb 2003

Notary Public

My commission expires MY COMMISSION EXPIRES AUGUST 20, 2004

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 _____ 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 5 day of JAN, 2003

Notary Public

**MY COMMISSION EXPIRES
December 11, 2006**

My commission expires _____