



***** RE-RECORD TO CORRECT LEGAL ONLY *****

WHEN RECORDED MAIL TO:

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

8.27
2pg

20012251632310

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 23, 2001, is made and executed between STEPHEN C RICHARDSON, whose address is 818 HIGHLAND LAKES WAY, BIRMINGHAM, AL 35242 and MARY E RICHARDSON, whose address is 818 HIGHLAND LAKES WAY, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 200 Corporate Ridge North, Birmingham, AL 35242 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 16, 1998 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON JANUARY 29, 1998 IN SHELBY COUNTY, ALABAMA IN BOOK 1998 AND PAGE 03045.

MATURITY DATE IS JANUARY 16, 2018.

** SEE EXHIBIT "A"

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

SHELBY COUNTY LOT 334-A, ACCORDING TO A RESURVEY OF LOTS 334 AND 339 OF BROOK HIGHLAND AN EDDLEMAN COMPANY XXTH SECTION AS DESCRIBED IN MAP BOOK XX PAGE XX WITHIN RANGE XX OF TOWNSHIP XX OF SHELBY COUNTY ALABAMA.

The Real Property or its address is commonly known as 818 HIGHLAND LAKES WAY, 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 \$ 25,000.00 to \$ 75,000.00 .

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 AUGUST 23, 2001. 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 Stephen C Richardson (Seal)
STEPHEN C RICHARDSON, Individually

x Mary E Richardson (Seal)
MARY E. RICHARDSON, Individually

LENDER:

X Max D. Martin (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: CARLA HOLMES
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

Inst # 2001-38777

09/10/2001-38777
08:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 89.00

MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **STEPHEN C RICHARDSON and MARY E RICHARDSON**, 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 August 2004
Betty C. King
Notary Public
My commission expires 12/04/04

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Shelby)

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 23 day of August 2004
Betty C. King
Notary Public
My commission expires 12/04/04

Inst # 2001-38777
09/10/2001-38777
08:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MSB 89.00

EXHIBIT A

20030730000487640 Pg 3/3 18.00
Shelby Cnty Judge of Probate, AL
07/30/2003 08:42:00 FILED/CERTIFIED

Situated in SHELBY County, AL.

LOT 503, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 5TH SECTOR, PHASE I, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 18 PAGE 41 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. TOGETHER WITH NON-EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED IN INST. # 1994-07111 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 1ST SECTOR, RECORDED IN INST. # 1994-07112 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL AMENDMENTS THERE TO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").

Being the same property conveyed from J.D. SCOTT CONSTRUCTION, INC., A CORPORATION to S. CRAIG RICHARDSON AND MARY E. RICHARDSON by deed dated 03/22/1995 and recorded 04/04/1996 in INST. # 1996-11064 of the public records of SHELBY county, AL.