

WHEN RECORDED MAIL TO:



TROLARD, RONALD D

Record and Return To:
Integrated Loan Services
600-A N John Rodes Blvd.
Melbourne, FL 32934

20032731755380
073500133505

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

\$107.-

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 7, 2003, is made and executed between RONALD D TROLARD, whose address is 5053 STONE BRIDGE LN, BIRMINGHAM, AL 35242 and CLAUDIA J TROLARD, whose address is 5053 STONE BRIDGE LN, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 102 Inverness Plaza, Birmingham, AL 35243 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 14, 1997 (the "Mortgage") which has been recorded in JEFFERSON County, State of Alabama, as follows:

RECORDED DECEMBER 9 1997, JEFFERSON COUNTY, BOOK 9714 PAGE 2171

MATURITY DATE NOVEMBER 14 2017.

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 5053 STONE BRIDGE LN, 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 \$140000 to \$200000.

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 NOVEMBER 7, 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 Ronald D. Trolard 11/7/03 (Seal)
RONALD D TROLARD, Individually

X Claudia J. Trolard (Seal)
CLAUDIA J TROLARD, Individually

LENDER:

X [Signature] (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: SUZANNE COKER
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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 **RONALD D TROLARD and CLAUDIA J TROLARD, 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 7 day of November, 20 03.

Rachel Garcia
Notary Public

My commission expires 12-21-05

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF SHERBORN)

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 Modification and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification of Mortgage, 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 7 day of Nov., 20 03.

Leah J. Brown
Notary Public

MY COMMISSION EXPIRES
December 11, 2006

My commission expires _____

SCHEDULE "A"

**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY,
ALABAMA, TO-WIT:**

**LOT 18, ACCORDING TO THE SURVEY OF SOUTHERN PINES, 6TH SECTOR AS
RECORDED IN MAP BOOK 9, PAGE 107, PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.**

SOURCE OF TITLE: DEED INSTRUMENT NUMBER: 19860611000148010

KNOWN 5053 STONE BRIDGE LANE