

11500-7185



20040113000021240 Pg 1/3 27.50
Shelby Cnty Judge of Probate, AL
01/13/2004 08:29:00 FILED/CERTIFIED

13

12/19

WHEN RECORDED MAIL TO:



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

20033450851290
432713000010184

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY
\$28.50

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 18, 2003, is made and executed between **MICHAEL N BURROUGHS**, whose address is 114 CAHABA CLUB DR, HELENA , AL 35080 and **KIMBERLY M BURROUGHS**, whose address is 114 CAHABA CLUB DR, HELENA , AL 35080; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 4915 Highway 17, Helena, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 1, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 08/06/2002 IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA INSTRUMENT # 20020806000368530 AND MODIFIED ON 12/18/2003.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY 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 114 CAHABA CLUB DR, HELENA , AL 35080.

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 \$11,500 to \$18,500.


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 18, 2003.

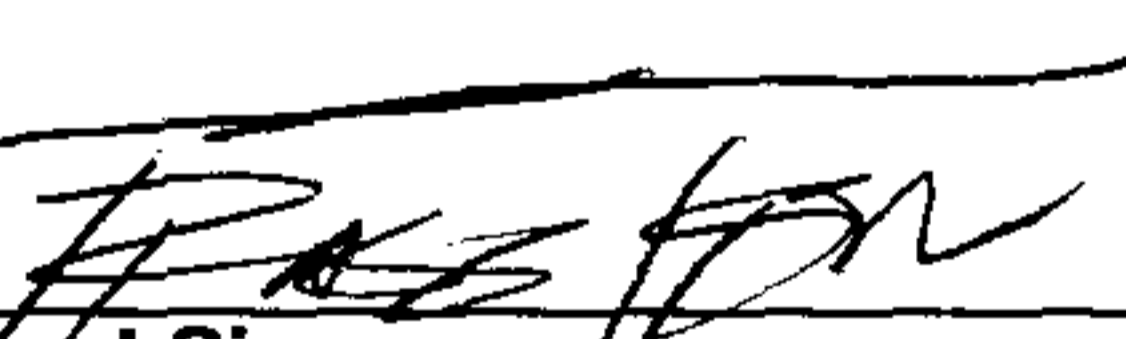
THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

X  (Seal)
MICHAEL N BURROUGHS, Individually

X  (Seal)
KIMBERLY M BURROUGHS, Individually

LENDER:

X  (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: ADRIENNE LONDON
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE
(Continued)

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 **MICHAEL N BURROUGHS and KIMBERLY M BURROUGHS, 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 18th day of December, 2003.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: July 17, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires _____

[Signature]
Notary Public
[Notary Seal]

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 TRAGG TBW 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 18th day of December, 2003.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: July 17, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires _____

[Signature]
Notary Public
[Notary Seal]

SCHEDULE "A"

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

**LOT 914, ACCORDING TO THE MAP AND SURVEY OF OLD CAHABA SECTOR 9, AS
RECORDED IN MAP BOOK 26, PAGE 149, IN THE OFFICE OF SHELBY COUNTY,
ALABAMA.**

DEED INSTRUMENT #: 20001129000409981

KNOWN 114 CHABA CLUB DR, HELENA, AL