



2/26

**WHEN RECORDED MAIL TO:**



SHRATTER, ERIC B

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

20040481623510  
070499405635

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

33.00

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated February 23, 2004, is made and executed between **ERIC B SHRATTER**, whose address is 1056 OAK TREE RD, HOOVER, AL 35244 and **BETTYE ANNE SHRATTER**, whose address is 1056 OAK TREE RD, HOOVER, AL 35244; husband and wife (referred to below as "Grantor") and **AmSouth Bank**, whose address is 1900 5th Avenue North, Birmingham, AL 35203 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 26, 1999 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON DECEMBER 20, 1999 IN SHELBY COUNTY, ALABAMA IN INST #1999-51129. MODIFIED ON FEBRUARY 23, 2004.

MATURITY DATE IS NOVEMBER 26, 2019.

**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 1056 OAK TREE RD, HOOVER, AL 35244.

**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

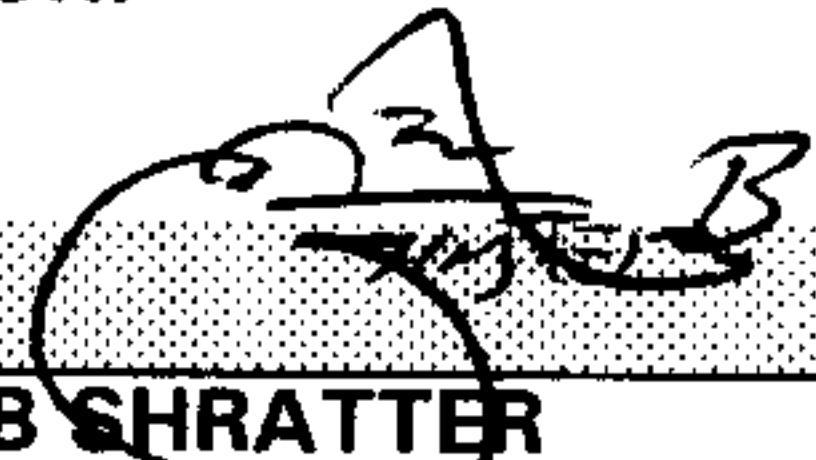
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$ 20,000.00 to \$ 30,000.00.

**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 23, 2004.**

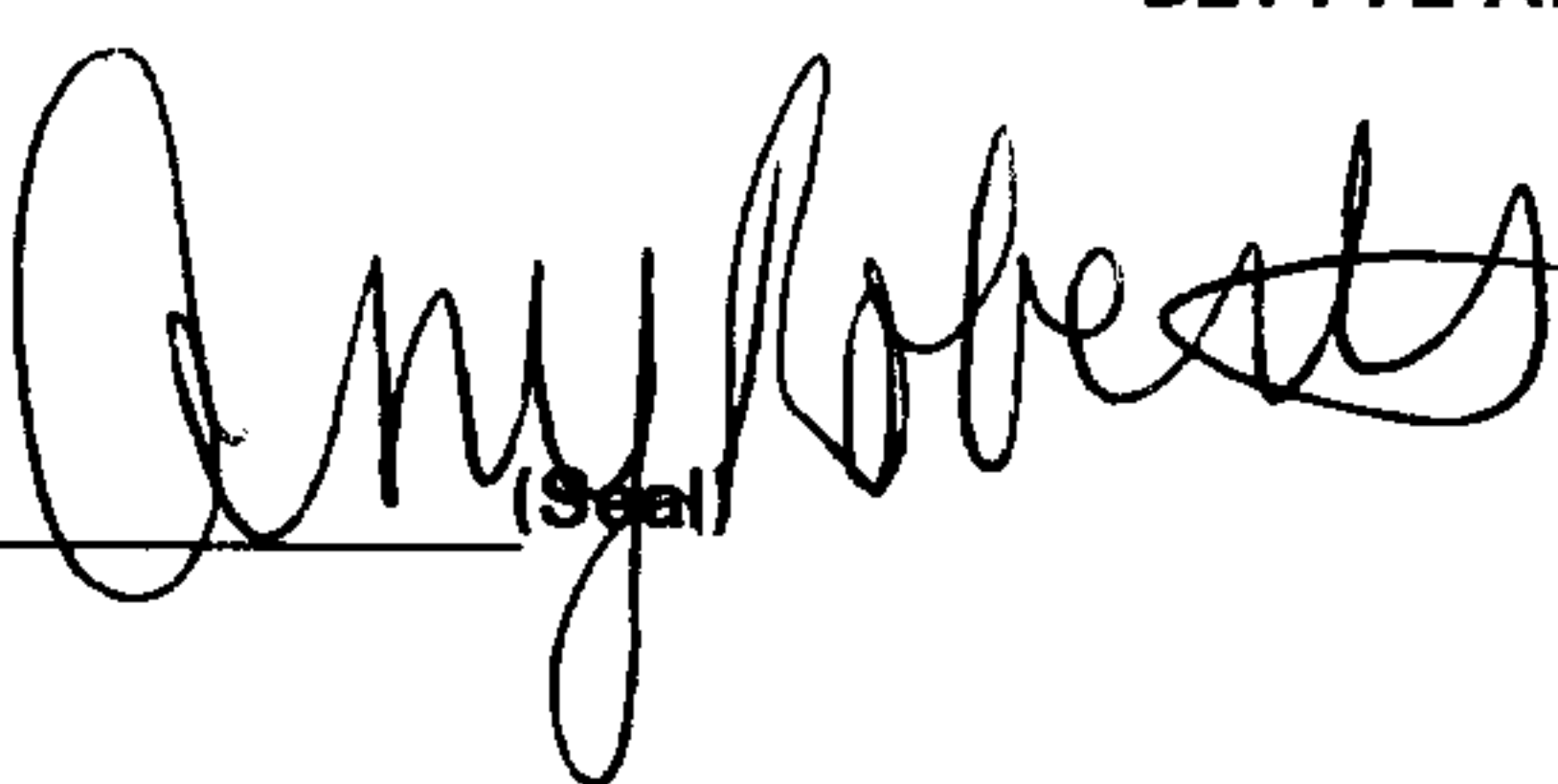
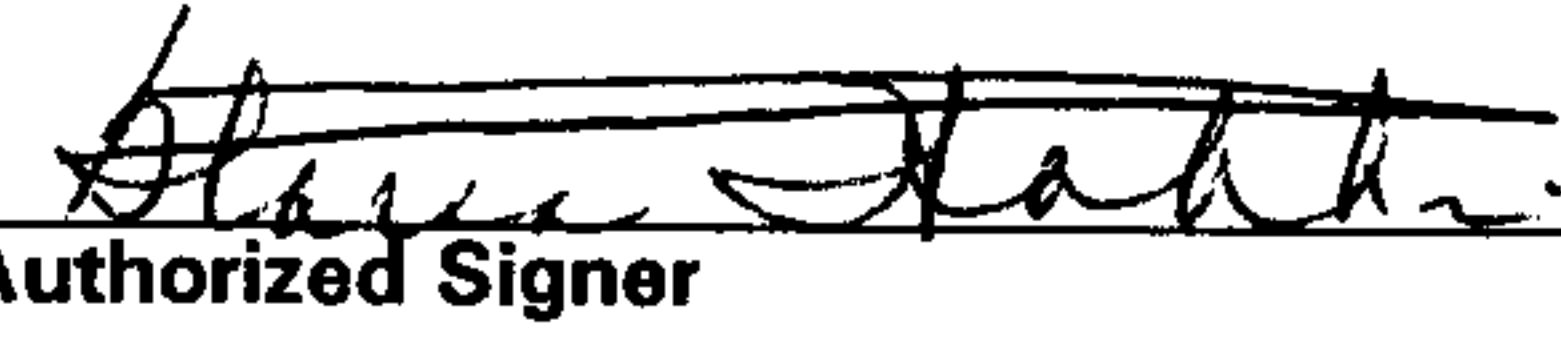
**THIS MODIFICATION IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MODIFICATION IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.**

**GRANTOR:**

X  (Seal)  
ERIC B SHRATTER

X  (Seal)  
BETTYE ANNE SHRATTER

**LENDER:**

X  (Seal)  
  
Authorized Signer

This Modification of Mortgage prepared by:

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

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 **ERIC B SHRATTER and BETTYE ANNE SHRATTER, 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 February, 2004.  
Glenn Hadd  
Notary Public

My commission expires 8/4/06

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 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 23 day of February, 2004.  
Glenn Hadd  
Notary Public

My commission expires 8/4/06

## **SCHEDULE "A"**

**THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:**

**LOT 3109, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB 31<sup>ST</sup> ADDITION, AS RECORDED IN MAP BOOK 18, PAGE 122, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**SOURCE OF TITLE: DEED DOCUMENT # 19981130000472021**

**KNOWN 1056 OAK TREE ROAD, HOOVER, AL**