

4/28

**WHEN RECORDED MAIL TO:**



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

MARTIN, BILLY VAUGHN

20041061038210  
070499129395

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

32.00

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated April 27, 2004, is made and executed between **BILLY VAUGHN MARTIN, A/K/A BILLY V. MARTIN**; whose address is 107 TRADEWINDS CIR, ALABASTER, AL 35007; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 1235 First Street North, Alabaster, AL 35007 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 22, 1996 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 04/11/1996 INSTR # 1996-11770 AND MODIFIED 4-27-2004 IN SHELBY COUNTY, ALABAMA.**

**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 107 TRADEWINDS CIR, ALABASTER, AL 35007.

**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 \$21,000 to \$31,000.**

**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.

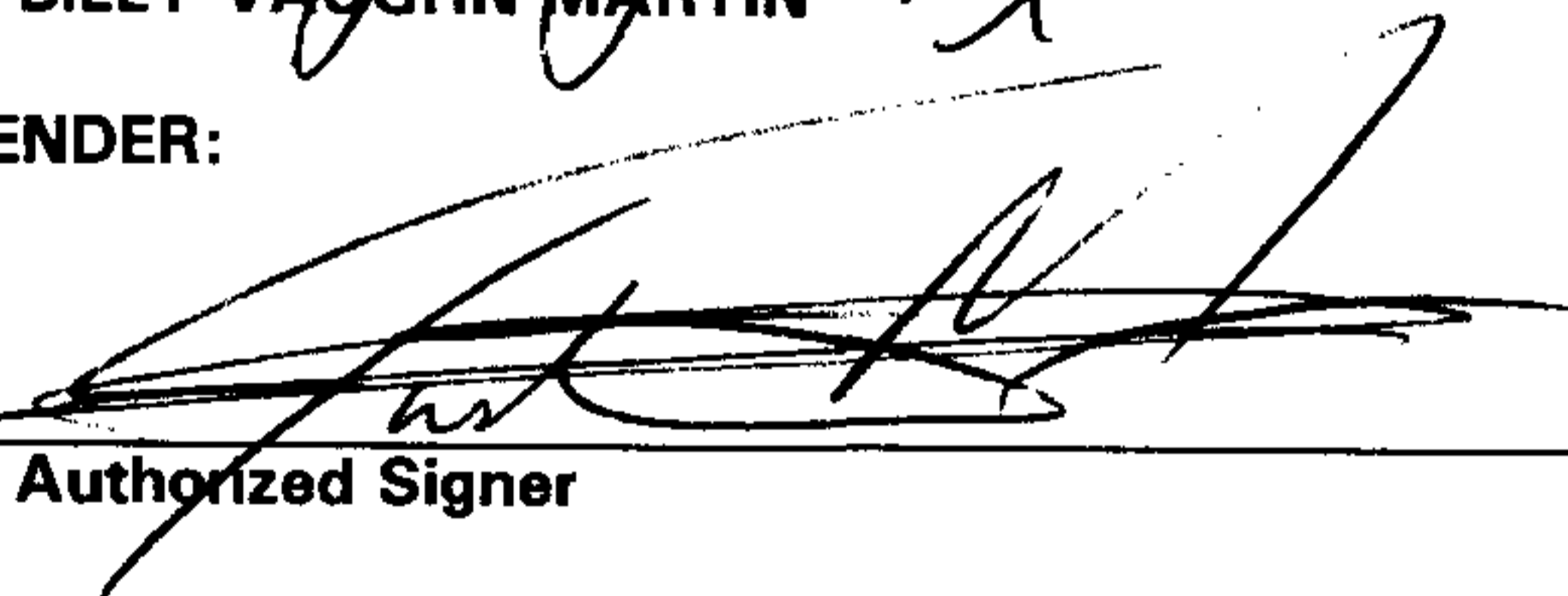
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 27, 2004.**

**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)  
BILLY VAUGHN MARTIN

**LENDER:**

x  (Seal)  
Authorized Signer

This Modification of Mortgage prepared by:

Name: ANGELA RENDA  
Address: P.O. BOX 830721  
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF Stelly )

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **BILLY VAUGHN MARTIN, unmarried**, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 27 day of April, 2004.  
Shirley Jaye Day  
Notary Public

My commission expires 5-7-06

LENDER ACKNOWLEDGMENT

STATE OF Alabama )  
 ) SS  
COUNTY OF at large )

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 27<sup>th</sup> day of April, 2004.  
Shirley Jaye Day  
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 24, ACCORDING TO THE SURVEY OF THE THIRD SECTOR, PORTSOUTH, AS RECORDED IN MAP BOOK 7, PAGE 110, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**SOURCE OF TITLE: DOCUMENT NO. # 1995-32588**

**KNOWN: 107 TRADEWINDS CIRCLE**

20040517000260620 Pg 3/3 32.00  
Shelby Cnty Judge of Probate, AL  
05/17/2004 14:25:00 FILED/CERTIFIED