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20040813000457300 Pg 1/3 39.50
Shelby Cnty Judge of Probate, AL
08/13/2004 15:23:00 FILED/CERTIFIED

WHEN RECORDED MAIL TO:



STONE, GRADY P

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

25041981455080
071100032580

39.50

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 2, 2004, is made and executed between GRADY P STONE, whose address is 1108 LAKERIDGE DR, HOOVER, AL 35244 and PHYLLIS E STONE, whose address is 1108 LAKERIDGE DR, HOOVER, AL 35244; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1849 Highway 31 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 2, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

MORTGAGE DATED OCTOBER 2, 2003 AND RECORDED ON OCTOBER 23, 2003 IN SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20031023000711300 PG 1/7. MODIFIED ON AUGUST 2, 2004.

MATURITY DATE IS OCTOBER 2, 2023.

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 1108 LAKERIDGE DR, HOOVER, AL 35244.

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

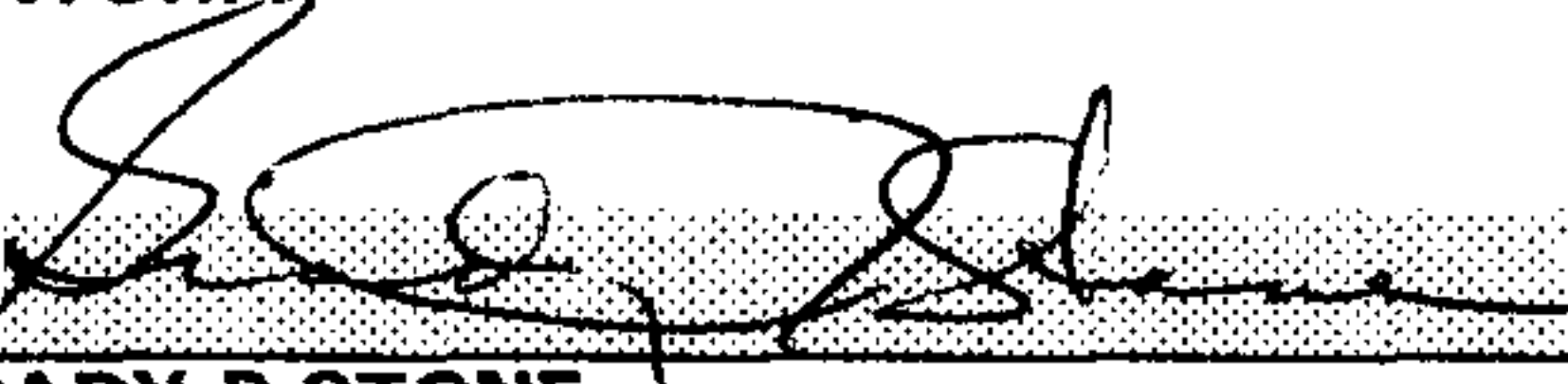
The Credit Limit or maximum principal indebtedness secured by the Mortgage (excluding finance charges, any temporary overages, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$ 25,000.00 to \$ 40,000.00.

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 2, 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)
GRADY P STONE

X  (Seal)
PHYLLIS E STONE

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

MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama

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COUNTY OF Jefferson

) SS

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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **GRADY P STONE and PHYLLIS E STONE, 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

2

day of

August

20

04

MY COMMISSION EXPIRES

APRIL 16, 2006

[Signature]
Notary Public

My commission expires

LENDER ACKNOWLEDGMENT

STATE OF Alabama

)

COUNTY OF Jefferson

) SS

)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Traci R. Smith 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

2

day of

August

20

04

NOTARY PUBLIC STATE OF ALABAMA AT LARGE

MY COMMISSION EXPIRES: Mar 21, 2005

My commission expires

~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

[Signature]
Notary Public

SCHEDULE "A"

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

LOT 503, ACCORDING TO THE MAP AND SURVEY OF RIVERCHASE COUNTRY CLUB 12TH ADDITION, AS RECORDED IN MAP BOOK 8, PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 108 LAKERIDGE DRIVE