20040928000536400 Pg 1/3 227.10 Shelby Cnty Judge of Probate, AL 09/28/2004 12:38:00 FILED/CERTIFIED

9.14

WHEN RECORDED MAIL TO:



Record and Return To: Integrated Loan Services 600-A N John Rodes Blyd. BECKMANN, THOMAS P A Melbourne, FL 32934

20042371235060

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0704997192671

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 10, 2004, is made and executed between THOMAS P. BECKMANN, A/K/A/ THOMAS P. BECKMAN, whose address is 122 SOUTHVIEW DR, HOOVER, AL 35244 and DEBORAH M. BECKMANN, whose address is 122 SOUTHVIEW 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 May 6, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 05-21-2002 IN SHELBY COUNTY, ALABAMA IN INSTRUMENT NUMBER 20020521000239350. AND MODIFIED ON 09-10-2004.

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 122 SOUTHVIEW 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 \$87,000.00 to \$226,400.00.

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 SEPTEMBER 10, 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:

LENDER:

Authorized Signer

This Modification of Mortgage prepared by:

Name: ANTOINETTE AUSTIN Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE (Continued)

Page 2

| INDIVIDUAL ACKNOWLEDGMENT |
|---|
| STATE OF <u>alabama</u> |
| COUNTY OF ////Son |
| I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that THOMAS P. BECKMANN and DEBORAH M. BECKMANN, 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 day of |
| MY COMMISSION EXPIRES: Mar 21, 2005 My commission expires My commission expires My commission expires My commission expires |
| LENDER ACKNOWLEDGMENT |
| STATE OF alabama |
| COUNTY OF Jefferst |
| I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that 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 day of day of A to 1 a to 2 a document of the same voluntarily for and as the act of said corporation. |
| My commission expires LIC STATE OF ALABAMA AT LARGE OMMISSION EXPIRES: July 23, 2006 LRU NOTARY PUBLIC UNDERWRITERS |

LASER PRO Lending, Ver. 5.23.10.001 Copr. Harland Financial Solutions, Inc. 1997, 2004. All Rights Reserved. - Al. R:\CFI\LPL\G201.FC TR-180881 PR-19

SCHEDULE "A"

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

LOT 36 ACCORDING TO THE SURVEY OF SHOUTPOINTE 9TH SECTOR PHASE I AS RECORDED IN MAP BOOK 16, PAGE 80 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN:

122 SOUTHVIEW DRIVE