20041119000637100 Pg 1/3 32.00 Shelby Cnty Judge of Probate, AL 11/19/2004 10:35:00 FILED/CERTIFIED

11.02

WHEN RECORDED MAIL TO:



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

20043010948420

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

32.00

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 29, 2004, is made and executed between SAMUEL S. GASTON, whose address is 2028 CLEARVIEW DR, BIRMINGHAM, AL 35244 and DEBRA L. GASTON, whose address is 2028 CLEARVIEW DR, BIRMINGHAM, AL 35244; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 35 Church Street, Birmingham, AL 35213 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 6, 2001 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 07-27-2001 IN SHELBY COUNTY, AL, INSTR #2001-31216 AND MODIFIED ON 05-29-2002 IN SHELBY COUNTY, AL, INSTR #20020610000272920 AND MODIFIED ON 10-29-2004.

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 2028 CLEARVIEW DR, BIRMINGHAM, 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 \$50,000 to \$60,000.

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 OCTOBER 29, 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:

SAMUEL S. GASTON

DEBRA L. GASTON

LENDER:

AMSOUTH BANK

Authorized Signer

This Modification of Mortgage prepared by:

Name: CASSIE ODEN Address: P.O. BOX 830721

(Seal)

City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT		
	MAIDOAL ACKINOMEDGIMENI	
STATE OF Columna		
STATE OF LULL MINE	}	
) SS	
COUNTY OF Alphon		
GASTON, husband and wife, whose names are signal day that, being informed of the contents of said Mo	nd for said county in said state, hereby certify that SAMUEL S. GASTON and DEB ned to the foregoing instrument, and who are known to me, acknowledged before me of dification, they executed the same voluntarily on the day the same bears date.	RA L. n this
Given under my hand and official seal this	$\frac{99M}{4M} \text{ day of } \frac{99M}{4M} = \frac{99M}$	
	Notary Public Notary Public	
My commission expires		
LENDER ACKNOWLEDGMENT		
	ENDER ACKNOWLEDGMENT	
	ENDER ACKNOWLEDGMENT	
	ENDER ACKNOWLEDGMENT	
STATE OF SULLIMA		
STATE OF SULLIMA		
STATE OF SULLIMA		
STATE OF MANNE COUNTY OF Afferson) SS) for said county in said state, hereby certify that $FRANRei/lu$	
STATE OF STA) for said county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is known to formed of the contents of said Modification of Mortgage, he or she, as such officer and	me,
STATE OF STA) for said county in said state, hereby certify that a corporation, is signed to the foregoing Modification and who is known to formed of the contents of said Modification of Mortgage, he or she, as such officer and	me, I with
STATE OF STA) SS) for said county in said state, hereby certify that Fran Reilly a corporation, is signed to the foregoing Modification and who is known to formed of the contents of said Modification of Mortgage, he or she, as such officer and	me, I with
COUNTY OF I, the undersigned authority, a Notary Public in and acknowledged before me on this day that, being infull authority, executed the same voluntarily for and	for said county in said state, hereby certify that A Rejlly a corporation, is signed to the foregoing Modification and who is known to formed of the contents of said Modification of Mortgage, he or she, as such officer and as the act of said corporation. 29.11 day of A	me,
COUNTY OF I, the undersigned authority, a Notary Public in and acknowledged before me on this day that, being infull authority, executed the same voluntarily for and	for said county in said state, hereby certify that A Reilly a corporation, is signed to the foregoing Modification and who is known to formed of the contents of said Modification of Mortgage, he or she, as such officer and as the act of said corporation. 29.11 day of A A A	me, with

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SCHEDULE "A"

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

LOT 7, ACCORDING TO THE SURVEY OF VALDAWOOD, AS RECORDED IN MAP BOOK 8, PAGE 6, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 2028 CLEARVIEW DRIVE

PARCEL: 104200001001016