



20050119000027980 Pg 1/3 55.50
Shelby Cnty Judge of Probate, AL
01/19/2005 08:04:00 FILED/CERTIFIED

12/22

WHEN RECORDED MAIL TO:



ANTONIO, NORMAN R A/

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

20043491656250
070499236752

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

55.50

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 21, 2004, is made and executed between NORMAN R ANTONIO A/K/A NORMAN ROSS ANTONIO, whose address is 1218 HIGHLAND LAKES DR, BIRMINGHAM, AL 35242 and JUDITH F ANTONIO, whose address is 1218 HIGHLAND LAKES DR, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 2268 Brewster Road, Birmingham, AL 35235 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 23, 1997 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN JEFFERSON COUNTY AL ON 08-04-1997 IN INSTR# 1997-24465 MODIFIED ON 12-21-2004.

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 1218 HIGHLAND LAKES DR, BIRMINGHAM, AL 35242.

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 \$ 50,000.00 to \$ 75,000.00.

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 endorers 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 DECEMBER 21, 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 Norman R. Antonio (Seal)
NORMAN R ANTONIO

X Judith F Antonio (Seal)
JUDITH F ANTONIO

LENDER:

AMSOUTH BANK

X Donna Hargis (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name:
Address:
City, State, ZIP:

MODIFICATION OF MORTGAGE
(Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT

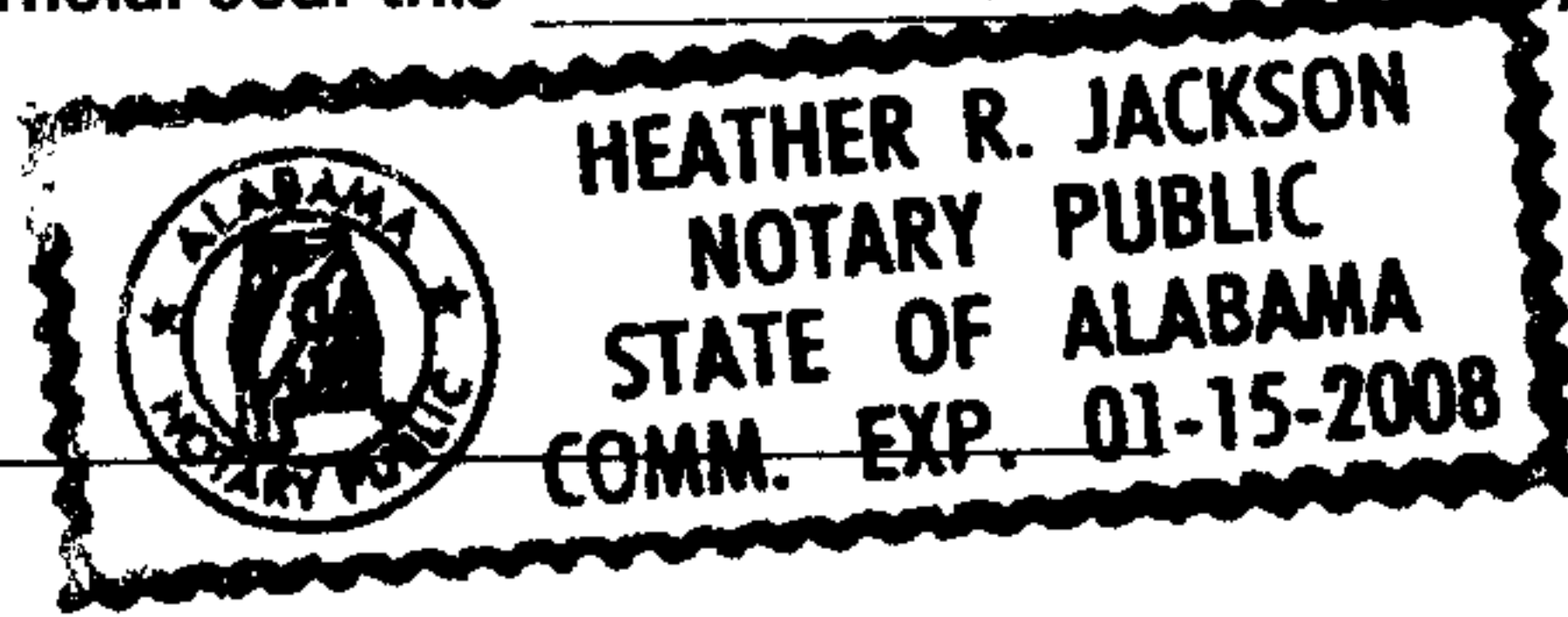
STATE OF Alabama

COUNTY OF Jefferson

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) SS
)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **NORMAN R ANTONIO and JUDITH F ANTONIO, 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 21 day of Dec, 20 04.



My commission expires _____

Heather R. Jackson
Notary Public

LENDER ACKNOWLEDGMENT

STATE OF Alabama

COUNTY OF at large

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) SS
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I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Donna Hayes 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 21 day of December, 20 04.

MY COMMISSION EXPIRES

My commission expires December 11, 2006

Donna Hayes
Donna Hayes
Notary Public

SCHEDULE "A"

**LOT 201. ACCORDING TO THE MAP OF HIGHLAND LAKES, 2ND SECTOR, AN
EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 20, PAGE 150, IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

KNOWN: 1218 HIGHLAND LAKES TRAIL

PARCEL: 092090003001000