

2/18

WHEN RECORDED MAIL TO:



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

2005026121520
070499939819

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

47.00

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 16, 2005, is made and executed between **MAX T RAY**, whose address is **4900 SUSSEX ROAD, BIRMINGHAM, AL 35242**; unmarried (referred to below as "Grantor") and **AmSouth Bank**, whose address is **2531 John Hawkins Parkway, Birmingham, AL 35244** (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 11, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 3/21/2003 IN THE JUDGE OF PROBATE OFFICE OF SHELBY COUNTY, ALABAMA IN BOOK 20030321000171290 PAGE 6/6 AND MODIFIED ON 2/16/2005.

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 **4900 SUSSEX ROAD, 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 \$70,000.00.

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 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 FEBRUARY 16, 2005.

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 Max T. Ray (Seal)
MAX T RAY

LENDER:

AMSOUTH BANK
X Donna Hayes (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

**Name: TAMIKO CONNER
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283**

**MODIFICATION OF MORTGAGE
(Continued)**



20050309000106910 2/3 \$47.00
Shelby Cnty Judge of Probate, AL
03/09/2005 09:52:26AM FILED/CERT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **MAX T RAY**, **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 17 day of February, 2005.
Christine Amy Gore
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 17, 2006
My commission expires ~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~


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 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 17 day of February, 2005.
Linda J. Boyce
Notary Public

MY COMMISSION EXPIRES
December 11, 2006
My commission expires _____


20050309000106910 3/3 \$47.00
Shelby Cnty Judge of Probate, AL
03/09/2005 09:52:26AM FILED/CERT

SCHEDULE "A"

LOT 101, ACCORDING TO THE SURVEY OF MEADOW BROOK, SECOND SECTOR-SECOND PHASE, AS RECORDED IN MAP BOOK 7, PAGE 130, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

KNOWN: 4900 SUSSEX ROAD

PARCEL: 093060002011000