

2/23

**WHEN RECORDED MAIL TO:**



SCARBOROUGH, GREGORY

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

20050451526026  
071100068907

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

77.00

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated February 18, 2005, is made and executed between **GREGORY R. SCARBOROUGH**, whose address is 2336 WOODLAND CIRCLE, BIRMINGHAM, AL 35242 and **TRACIE W. SCARBOROUGH**, whose address is 2336 WOODLAND CIRCLE, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1304 Tomahawk Road, Birmingham, AL 35214 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 22, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

**RECORDED 2-4-2004 IN SHELBY COUNTY IN INST 20040204000059120 PAGE 1-8, MODIFIED 2-18-05.**

**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 2336 WOODLAND CIRCLE, 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 \$ 15,000 to \$ 55,000.**

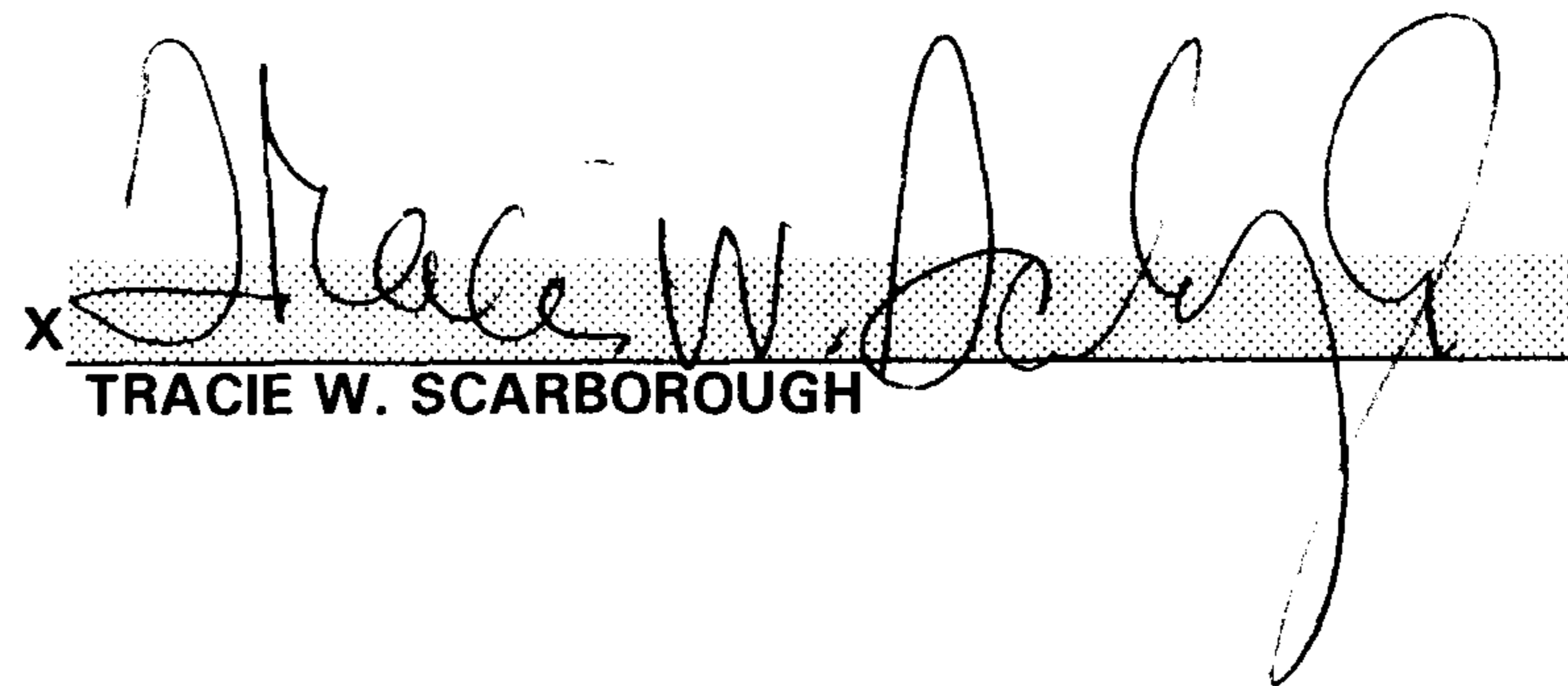
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 FEBRUARY 18, 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.**

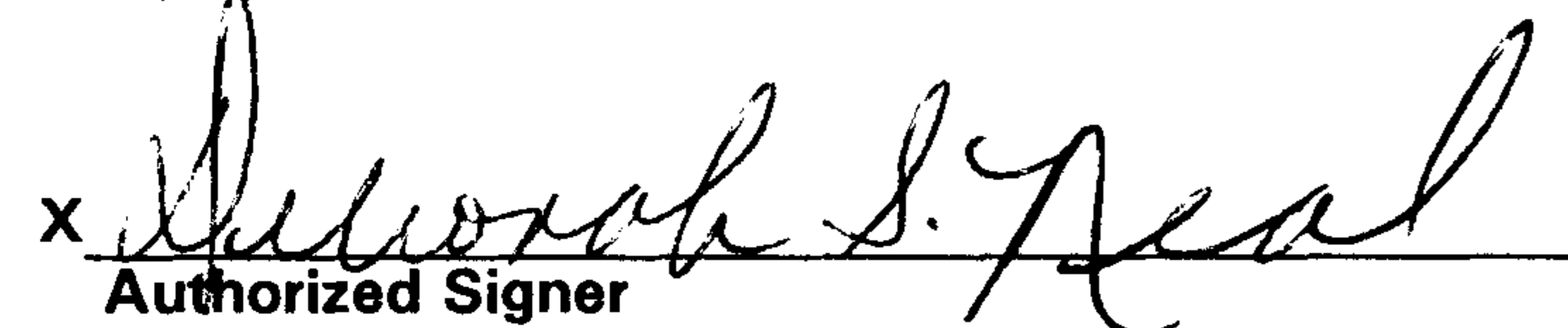
**GRANTOR:**

X  (Seal)  
GREGORY R. SCARBOROUGH

X  (Seal)  
TRACIE W. SCARBOROUGH

**LENDER:**

**AMSOUTH BANK**

X  (Seal)  
Authorized Signer

**This Modification of Mortgage prepared by:**

**Name:**  
**Address:**  
**City, State, ZIP:**

MODIFICATION OF MORTGAGE  
(Continued)



20050311000110730 2/3 \$77.00  
Shelby Cnty Judge of Probate, AL  
03/11/2005 10:20:55AM 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 **GREGORY R. SCARBOROUGH and TRACIE W. SCARBOROUGH, 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 18 day of February, 2005.  
Jan J. Bull  
Notary Public

MY COMMISSION EXPIRES  
04/17/05

My commission expires \_\_\_\_\_

LENDER 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 Deborah S. Neal 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 18 day of February, 2005.  
Jan J. Bull  
Notary Public

MY COMMISSION EXPIRES  
04/17/05

My commission expires \_\_\_\_\_



20050311000110730 3/3 \$77.00  
Shelby Cnty Judge of Probate, AL  
03/11/2005 10:20:55AM FILED/CERT

## **SCHEDULE "A"**

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

**LOT 19, ACCORDING TO THE SURVEY OF WOODLAND, AS RECORDED IN MAP BOOK 16 PAGE 82 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.**

**KNOWN: 2336 WOODLAND CIRCLE**