

## WHEN RECORDED MAIL TO:



HENNEBERGER, ERIC O

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

20050761306510

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

40.50

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 23, 2005, is made and executed between ERIC O. HENNEBERGER, A/K/A ERIC D. HENNEBERGER; whose address is 6057 WOODVALE CIR, HELENA, AL 35080 and KERRY E. HENNEBERGER, whose address is 6057 WOODVALE CIR, HELENA, AL 35080; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 4915 Highway 17, Helena, AL 35080 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 9, 2001 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 10/22/2001 INST # 2001-45565 AND MODIFIED 3-23-2005 IN SHELBY COUNTY, ALABAMA.

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 6057 WOODVALE CIR, HELENA, AL 35080.

\_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 \$30,000.

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 MARCH 23, 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:** 

LENDER

RIC Ø. HENNEBERGER

AMSOUTH BANK

Authorized Signer

(Seal)

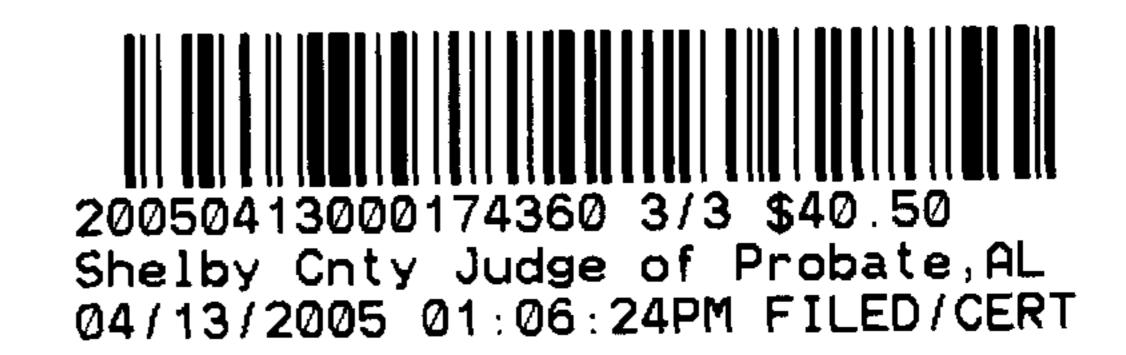
This Modification of Mortgage prepared by:

Name: ANGELA KNIGHT Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

## INDIVIDUAL ACKNOWLEDGMENT 20050413000174360 2/3 \$40.50 Shelby Cnty Judge of Probate, AL 04/13/2005 01:06:24PM FILED/CERT ) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that ERIC O. HENNEBERGER and KERRY E. HENNEBERGER, 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 23<sup>rd</sup> day of March NOTARY PUBLIC STATE OF ALABAMA AT LARGE Notary Public MY COMMISSION EXPIRES: Mar 3, 2008 BONDED THRU NOTARY PUBLIC UNDERWRITERS My commission expires LENDER ACKNOWLEDGMENT STATE OF Alabam 9 COUNTY OF Shelby Mm JouT 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 NOTARY PUBLIC STATE OF ALABAMA AT LARGE **Notary Public** MY COMMISSION EXPIRES: Mar 3, 2008 BONDED THRU NOTARY PUBLIC UNDERWRITERS My commission expires

LASER PRO Lending, Ver. 5.24.10.002 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL R:\CFI\LPL\G201.FC TR-197453 PR-19



## SCHEDULE "A"

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

LOT 57, ACCORDING TO THE SURVEY OF WOODVALE SUBDIVISION, AS RECORDED IN MAP BOOK 12, PAGE 21 AND 22 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

KNOWN: 6057 WOODVALE CIRCLE

PARCEL: 138271002057000