



WHEN RECORDED MAIL TO:



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

070499758615

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 18, 2005, is made and executed between STEPHEN F RANELLI, whose address is 542 FIELDSTONE DR, HELENA, AL 35080 and TRACI RANELLI, whose address is 542 FIELDSTONE DR, HELENA, AL 35080; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1849 Highway 31 South, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 9, 2002 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 03-20-2002 IN SHELBY COUNTY, ALABAMA, INSTRUMENT 2002-13175; AND MODIFIED ON 03-18-2005.

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 542 FIELDSTONE DR, 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 \$20,000.00 to \$\$40,000.00.

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 MARCH 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:

STEPHEN F RANELLI

(Seal)

LENDER:

AMSOUTH BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: MICHAEL TANONE Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

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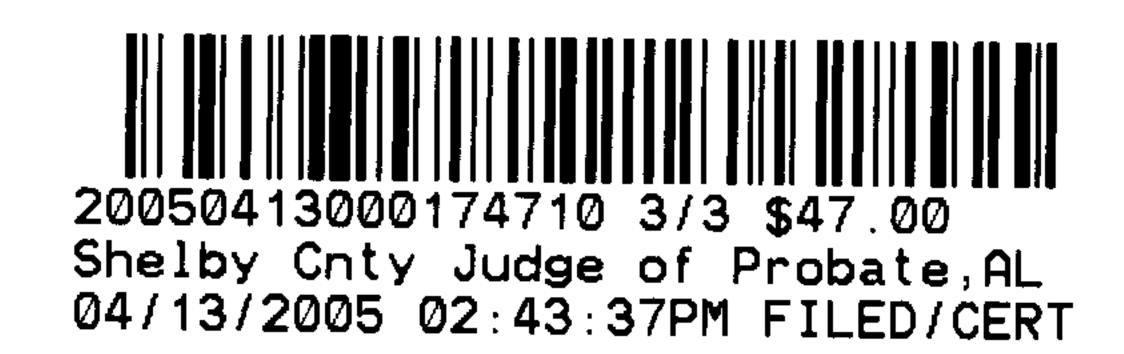
MODIFICATION OF MORTGAGE (Continued)

20050413000174710 2/3 \$47.00 Shelby Cnty Judge of Probate, AL 04/13/2005 02:43:37PM FILED/CERT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Colours to	
) SS	
COUNTY OF John 1989	
I, the undersigned authority, a Notary Public in and for said county in said st husband and wife, whose names are signed to the foregoing instrument, and being informed of the contents of said Modification, they executed the same v	who are known to me, acknowledged before me on this day that,
Given under my hand and official seal this day of	march, 2005.
	Notary Public
My commission expires 41906	
LENDER ACKNOW	LEDGMENT
N = 1	LEDGMENT
LENDER ACKNOW STATE OF Alabama	LEDGMENT
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state of Alabama country of Shelby state of Alabama state of Al	
state of <u>Habama</u>) ss county of <u>Shelby</u>) I, the undersigned authority, a Notary Public in and for said county in said state a corporation, is s	e, hereby certify that I race A Smith Signed to the foregoing Modification and who is known to me.
STATE OF Habana) Shelby) I, the undersigned authority, a Notary Public in and for said county in said state a corporation, is sacknowledged before me on this day that, being informed of the contents of	e, hereby certify that igned to the foregoing Modification and who is known to me, said Modification of Mortgage, he or she, as such officer and with
STATE OF Habama) COUNTY OF Shelby) I, the undersigned authority, a Notary Public in and for said county in said state a corporation, is sacknowledged before me on this day that, being informed of the contents of full authority, executed the same voluntarily for and as the act of said corporation.	e, hereby certify that igned to the foregoing Modification and who is known to me, said Modification of Mortgage, he or she, as such officer and with
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SCHEDULE "A"

THE "REAL PROPERTY" LOCATED IN SHELBY COUNTY, STATE OF ALABAMA:

LOT 363, ACCORDING TO THE SURVEY OF PHASE II, FIELDSTONE PARK, THIRD SECTOR, AS RECORDED IN MAP BOOK 20, PAGE 35 A&B, IN THE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 542 FIELDSTONE DRIVE

PARCEL: 135213002003063