

WHEN RECORDED MAIL TO:



MEADOWS, SIDNEY JACK Melbourne, FL 32934

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

2005/04/6/7300

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

(97,75

THIS MODIFICATION OF MORTGAGE dated May 9, 2005, is made and executed between SIDNEY JACK MEADOWS AKA SIDNEY J MEADOWS, whose address is 114 SALISBURY LN, BIRMINGHAM, AL 35242 and THERESA MEADOWS AKA THERESA Z MEADOWS, whose address is 114 SALISBURY LN, BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 1900 5th Avenue North, Birmingham, AL 35203 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 27, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 07/02/2004 AT THE SHELBY COUNTY REGISTER'S OFFICE INSTRUMENT NUMBER 20040702000366080.

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 114 SALISBURY LN, 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 \$61,500.00 to \$94,000.00.

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 MAY 9, 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:

SIDNEY JACK MEADOWS

X PARADONIS (Sea

LENDER:

AMSOUTH BANK

- Willen

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: BEN HUDSON Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAG (Continued)

20050606000271960 2/3 \$67.75 Shelby Cnty Judge of Probate, AL 96/06/2005 08:48:05AM FILED/CER

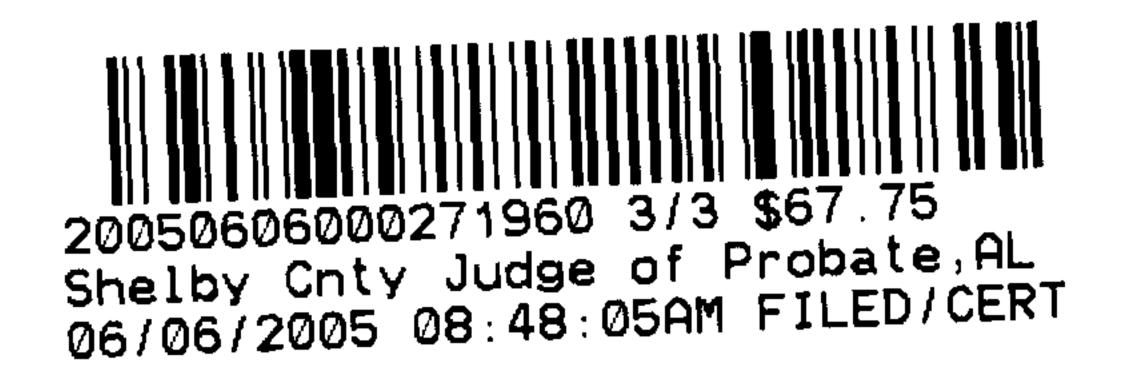
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALCIDOLLA	
) SS
COUNTY OF	
MEADOWS, husband and wife, whose names are signed to the f	ty in said state, hereby certify that SIDNEY JACK MEADOWS and THERESA oregoing instrument, and who are known to me, acknowledged before me on they executed the same voluntarily on the day the same bears date. day of (1) (2) (2) (2) (2)
Given under my name and official sear time	Richard Rocce Notary Public
MY COMMISSION EXPIRES SEPTEMBER 2, 2008 My commission expires	Kimberly L Reet e
LENDER ACKNOWLEDGMENT	
STATE OF MCACALLA	
) SS	
COUNTY OF JOHNSON	
a corpo acknowledged before me on this day that, being informed of the	ration, is signed to the foregoing Modification and who is known to me, 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 some of the same under my hand and official seal this	_ day of
	Kinibelle 12 Rocce
MY COMMISSION EXPIRES SEPTEMBER 2, 200 My commission expires	8 Kimberly L Reece

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SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 2157A, ACCORDING TO A RESURVEY OF LOTS 2156 AND 2157, HIGHLAND LAKES, 21ST SECTOR, PHASE I & II, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 30, PAGE 149, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST. # 1996-17543 AND AMENDED IN INST. #1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 21ST SECTOR, RECORDED AS INSTRUMENT NO. 20020716000332740 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION").

KNOWN: 114 SALISBURY LN

PARCEL: 092090008057000