20050621000309300 1/3 \$137.00 Shelby Cnty Judge of Probate, AL 06/21/2005 02:14:48PM FILED/CERT

## WHEN RECORDED MAIL TO:



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

20051291207140

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

070499917088

\$ 137.00

(Seal)

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 25, 2005, is made and executed between RICKY W. MISKELLEY, whose address is 4132 KESTEVEN DR, BIRMINGHAM, AL 35242 and MELISSA MISKELLEY, whose address is 4132 KESTEVEN DR, 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 January 23, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 2-10-03 IN SHELBY COUNTY, ALABAMA INSTRUMENT NUMBER 20030210000080610 AND MODIFIED ON 5-25-05.

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 4132 KESTEVEN DR, 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 \$20,000.00 to \$100,000.00.

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 25, 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:** 

RICKY W. MISKELLEY

LENDER:

Authorized Signer

AMSOUTH BANK

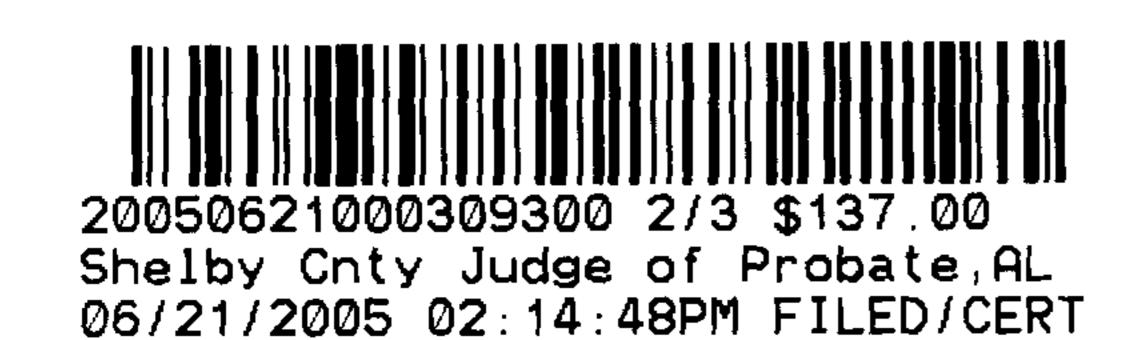
(Seal)

This Modification of Mortgage prepared by:

Name: ADRIENNE REYES Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

Notary Public



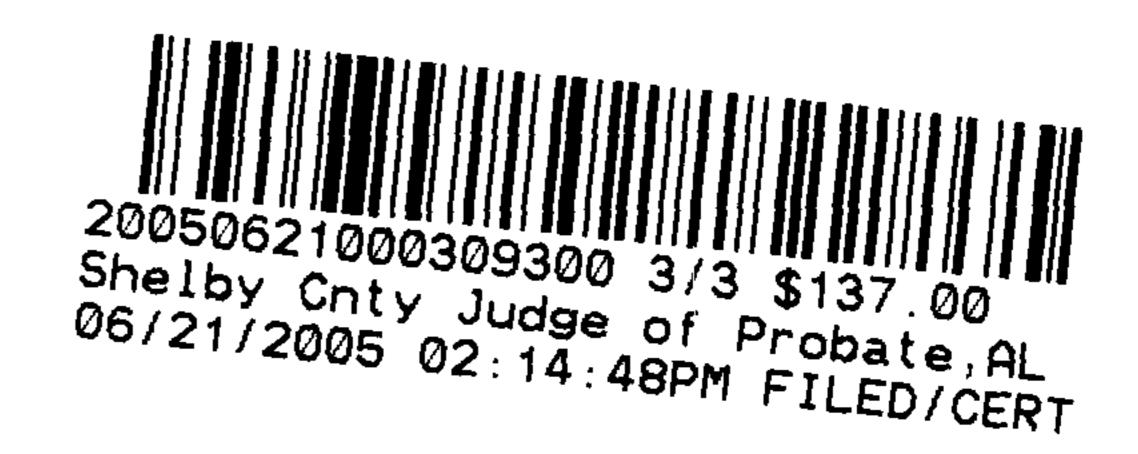
My commission expires

## MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT STATE OF SS ( COUNTY OF I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that RICKY W. MISKELLEY and MELISSA MISKELLEY, 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 day of poch Notary Public MY COMMISSION EXPIRES MARCH 30, 2009 My commission expires LENDER ACKNOWLEDGMENT SS **COUNTY OF** 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

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MY COMMISSION EXPIRES MARCH 30, 2005



## SCHEDULE "A"

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

LOT 216, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN COMMUNITY, 6<sup>TH</sup> SECTOR, 4<sup>TH</sup> PHASE, AS RECORDED IN MAP BOOK 15, PAGE 106, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 4132 KESTEVEN DRIVE

PARCEL: 039300002131000