20050621000309340 1/3 $169.00
Shelby Cnty Judge of Probate, AL
06/21/2005 02:14:52PM FILED/CERT

WHEN RECORDED MAIL TO:

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

200511810512 0
0711001855600

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

170.00

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 20, 2005, is made and executed between KIRK EPPERSON , AKA R. KIRK EPPERSONwhose address is 256 CAHABA OAKS TRL, INDIAN SPRINGS , AL 35124 and DIANE EPPERSON , whose address is 256 CAHABA OAKS TRL, INDIAN SPRINGS , AL 35124; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 601 Lakeshore Parkway, Birmingham, AL 35209 (referred to below as "Lender").

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

RECORDED 01/18/05 IN THE PROBATE OFFFICE OF SHELBY COUNTY INST #20050118000025690; AMENDED 02/24/05 AND RECORDED 3/18/05 INST # 20050318000122350 MODIFIED 05/20/05.

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 256 CAHABA OAKS TRL, INDIAN SPRINGS , AL 35124.

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 $100,000.00 to $200,000.00.

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 20, 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)
KIRK EPPERSON

X _____ (Seal)
DIANE EPPERSON

LENDER:

AMSOUTH BANK

X _____ Scott Yerkes (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

Name: STOVES
Address: P.O. BOX 830721
City, State, ZIP: BIRMINGHAM, AL 35283

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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 **KIRK EPPERSON and DIANE EPPERSON, 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 23rd **day of** May, 20 05.

Lauren E. Harless
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 29, 2009

Lauren E Harless

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 AmSouth Bank Scott Yerkes 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 23rd **day of** May, 20 05.

Lauren E. Harless
Notary Public

My commission expires MY COMMISSION EXPIRES MARCH 29, 2009

Lauren E Harless

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SCHEDULE "A"

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

LOT 18, ACCORDING TO THE SURVEY OF CAHABA OAKS, AS RECORDED IN MAP BOOK 18, PAGE 141, IN THE PROBATE SHELBY COUNTY, ALABAMA.

KNOWN: 256 CAHABA OAKS TRL

PARCEL: 108280003018000