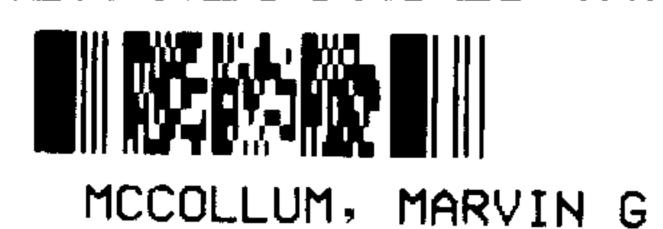
20050804000395330 1/3 \$70.70 Shelby Cnty Judge of Probate, AL 08/04/2005 08:23:23AM FILED/CERT

WHEN RECORDED MAIL TO:



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

2005-1870926030

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

(Seal)

07/100/42793

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 8, 2005, is made and executed between MARVIN G MCCOLLUM, whose address is 101 CHANDLER DR, ALABASTER, AL 35007 and SANDRA W MCCOLLUM, whose address is 101 CHANDLER DR, ALABASTER, AL 35007; 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 July 9, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED IN SHELBY COUNTY AL RECORDED DATE 08-02-04 INSTRUMENT NUMBER 200040802000427960 MOD 07-08-05.

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 101 CHANDLER DR, ALABASTER, AL 35007.

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, odier charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from \$15,250 to \$50,000.

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 JULY 8, 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:

BANGAINE C BACKOLLINK

ANDRA IM RACCOLLINA

LENDER:

AMSOUTH BANK

Authorized Signer

_(Seal)

(Seal)

This Modification of Mortgage prepared by:

Name: SHEILA PARKER Address: P.O. BOX 830721

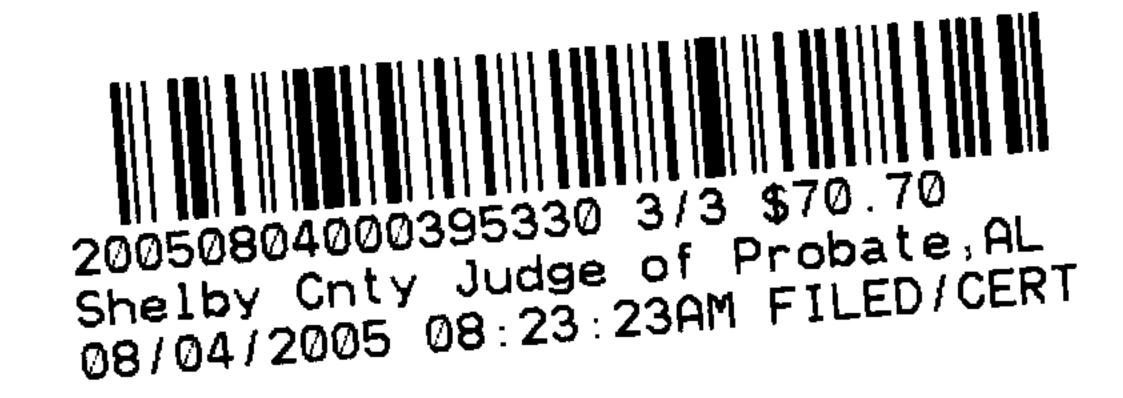
City, State, ZIP: BIRMINGHAM, AL 35283

MODIFICATION OF MORTGAGE (Continued)

Page 2

INDIVIDUAL ACKNOWLEDGMENT 20050804000395330 2/3 \$70.70 Shelby Cnty Judge of Probate, AL 08/04/2005 08:23:23AM FILED/CERT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that MARVIN G MCCOLLUM and SANDRA W MCCOLLUM, 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. day of Given under my hand and official seal this **Notary Public** My commission expires LENDER ACKNOWLEDGMENT 1, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that \(\begin{align*} \text{VUVVVC.} \text{VVVVC.} \\ \end{align*} \\ \end{align*} \text{Align*} \\ \end{align*} \\ \end{al 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 **Notary Public** My commission expires 4/1/

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SCHEDULE "A"

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

LOT 133, ACCORDING TO THE MAP AND SURVEY OF WEATHERLY CHANDLER, SECTOR 16, AS RECORDED IN MAP BOOK 19, PAGE 151, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN:

101 CHANDLER DRIVE

PARCEL:

149313001045000