

WHEN RECORDED MAIL TO:



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20052691154520

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 28, 2005, is made and executed between KRISTOFFER G. JOHNSON, A.K.A. KRIS G. JOHNSON, whose address is 106 HAMPTON LAKE DR., PELHAM, AL 35124; unmarried (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 June 23, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 07/07/2003 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY INSTRUMENT # 20030707000422760, AND MODIFIED 09/28/2005.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in SHELBY County, State of Alabama:

See SCHEDULE 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 106 HAMPTON LAKE DR., PELHAM, 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 \$140,000.00.

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 SEPTEMBER 28, 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:

LENDER:

AMSOUTH BANK

Authorized Signer

(Seal)

This Modification of Mortgage prepared by:

Name: MIKE PIERCE Address: P.O. BOX 830721

City, State, ZIP: BIRMINGHAM, AL 35283

INDIVIDUAL ACKNOWLEDGMENT 20051019000543330 2/3 \$77.00 Shelby Cnty Judge of Probate, AL 10/19/2005 01:09:45PM FILED/CERT) SS I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that KRISTOFFER G. JOHNSON, unmarried, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said Modification, he or she executed the same voluntarily on the day the same bears date. day of Seokinber Given under my hand and official seal this Notary Public MY COMMISSION EXPIRES SEPTEMBER 2, 2008 My commission expires LENDER ACKNOWLEDGMENT) SS 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 day of Given under my hand and official seal this **Notary Public** MY COMMISSION EXPIRES SEPTEMBER 2, 2008 My commission expires

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20051019000543330 3/3 \$77.00 Shelby Cnty Judge of Probate, AL 10/19/2005 01:09:45PM FILED/CERT

SCHEDULE "A"

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

LOT 72-A, ACCORDING TO THE SURVEY OF RE-SURVEY OF LOTS 72 AND 74 HIGH HAMPTON SECTOR 2, AS RECORDED IN MAP BOOK 24, PAGE 122, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 106 HAMPTON LAKE DRIVE

PARCEL: 144172000001017