

WHEN RECORDED MAIL TO:



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

21152851222030

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 14, 2005, is made and executed between JACKIE S MC DOUGAL, whose address is 2047 WILD FLOWER DR, HOOVER, AL 35244 and JULIE A MC DOUGAL, whose address is 2047 WILD FLOWER DR, HOOVER, AL 35244; 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 November 26, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 12/17/03 IN SHELBY COUNTY INST # 20031217000810500 PAGE 1/8 MODIFIED 10/14/05.

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 2047 WILD FLOWER DR, HOOVER, AL 35244.

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 \$_40,000.00 to \$60,000.00.

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 OCTOBER 14, 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

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(Seal)

(Seal)

This Modification of Mortgage prepared by:

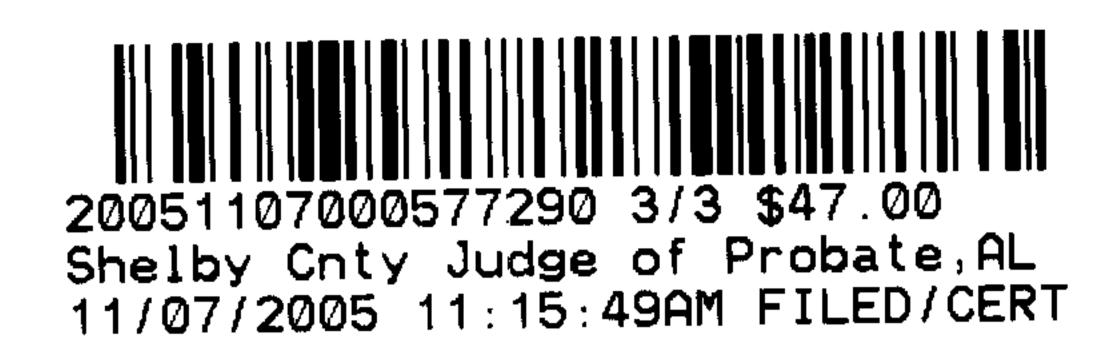
Name: C STOVES

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

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT		
STATE OF Alabama		
COUNTY OF JEFFERSM) SS)	20051107000577290 2/3 \$47.00 Shelby Cnty Judge of Probate,AL 11/07/2005 11:15:49AM FILED/CERT
I, the undersigned authority, a Notary Public in and for some DOUGAL, husband and wife, whose names are signed to day that, being informed of the contents of said Modification Given under my hand and official seal this	o the foregoing instrument, and w	ho are known to me, acknowledged before me on this intarily on the day the same bears date.
My commission expires 4-22-09	The state of the s	Notary Public
LENI	DER ACKNOWLEDGME	NT
STATE OF Mabama		
COUNTY OF JOHESON) SS)	
I, the undersigned authority, a Notary Public in and for sa acknowledged before me on this day that, being informed	ed of the contents of said Modifica	rtify that
full authority, executed the same voluntarily for and as the Given under my hand and official seal this	ne act of said corporation. day of	196-1, 20 05.
My commission expires MY COMMISSION EXPIRES: J BONDED THRU NOTARY PUBLIC LE		Notary Public

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SCHEDULE "A"

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

LOT 111, ACCORDING TO THE MAP AND SURVEY OF RIVERCHASE WEST, FOURTH ADDITION, RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 7, PAGE 156, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

KNOWN: 2047 WILDFLOWER DR

PARCEL: 117250004075000