20051206000631900 1/3 $85.70
Shelby Cnty Judge of Probate, AL
12/06/2005 02:54:45PM FILED/CERT

WHEN RECORDED MAIL TO:

BELCHER, CAROL J, AK

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

200530114330 80

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

0704999105 96

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 9, 2005, is made and executed between CAROL J BELCHER, A/K/A CAROL JEAN BELCHER, whose address is 149 JASMINE DR, ALABASTER, AL 35007; unmarried (referred to below as "Grantor") and AmSouth Bank, whose address is 2736 Zelda Road, Montgomery, AL 36106 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 9, 2003 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED ON 01-31-2003 IN THE OFFICE OF THE JUDGE OF PROBATE FOR SHELBY COYNTY, ALABAMA INST # 20030131000060880 AND MODIFIED 11-09-2005.

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 149 JASMINE 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, other charges and any amounts expended or advanced as provided in the Mortgage) is hereby increased from $21,232.00 to $67,000.00.

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 NOVEMBER 9, 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)
CAROL J BELCHER

LENDER:

AMSOUTH BANK

X _____ (Seal)
Authorized Signer

This Modification of Mortgage prepared by:

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

INDIVIDUAL ACKNOWLEDGMENT

20051206000631900 2/3 $85.70
Shelby Cnty Judge of Probate,AL
12/06/2005 02:54:45PM FILED/CERT

STATE OF Alabama)
) SS
COUNTY OF Montgomery)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **CAROL J BELCHER, 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.

Given under my hand and official seal this 9th **day of** November, 2005.

Notary Public

My commission expires My Commission Expires September 28, 2009

LENDER ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Montgomery)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Ann Smith Bank 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 9th **day of** November, 20 05.

Notary Public

My commission expires

My Commission Expires
September 28, 2009

LASER PRO Lending, Ver. 5.27.00.005 Copr. Harland Financial Solutions, Inc. 1997, 2005. All Rights Reserved. - AL S:\SYSAPPS\LaserPro\CFI\CFI\LPL\G201.FC TR-213800 PR-19

20051206000631900 3/3 $85.70
Shelby Cnty Judge of Probate,AL
12/06/2005 02:54:45PM FILED/CERT

SCHEDULE "A"

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

LOT 55, ACCORDING TO THE SURVEY OF THE MEADOWS, PLAT 2, AS RECORDED IN MAP BOOK 20 PAGE 17 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATE IN SHELBY COUNTY, ALABAMA.

KNOWN: 149 JASMINE DR

PARCEL: 235150004055000