

20051212000642400 1/3 \$33.00
Shelby Cnty Judge of Probate, AL
12/12/2005 03:41:42PM FILED/CERT

WHEN RECORDED MAIL TO:



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

20053051222070

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

071100123447

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 16, 2005, is made and executed between ZACK ROGERS, A.K.A. ZACK ROGERS III, whose address is 5031 STRATFORD RD., BIRMINGHAM, AL 35242 and ANNE M. ROGERS, whose address is 5031 STRATFORD RD., BIRMINGHAM, AL 35242; husband and wife (referred to below as "Grantor") and AmSouth Bank, whose address is 2653 Valleydale Road, Birmingham, AL 35244 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 25, 2004 (the "Mortgage") which has been recorded in SHELBY County, State of Alabama, as follows:

RECORDED 07/01/2004 IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, INSTRUMENT 20040701000364220, AND MODIFIED 11/16/2005.

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 5031 STRATFORD RD., BIRMINGHAM, AL 35242.

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 \$25,000.00 to \$35,000.00.

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 16, 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 *Zack Rogers* (Seal)
ZACK ROGERS

X *Anne M. Rogers* (Seal)
ANNE M. ROGERS

LENDER:

AMSOUTH BANK

X *Mike Pierce* (Seal)
Authorized Signer


This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE
(Continued)

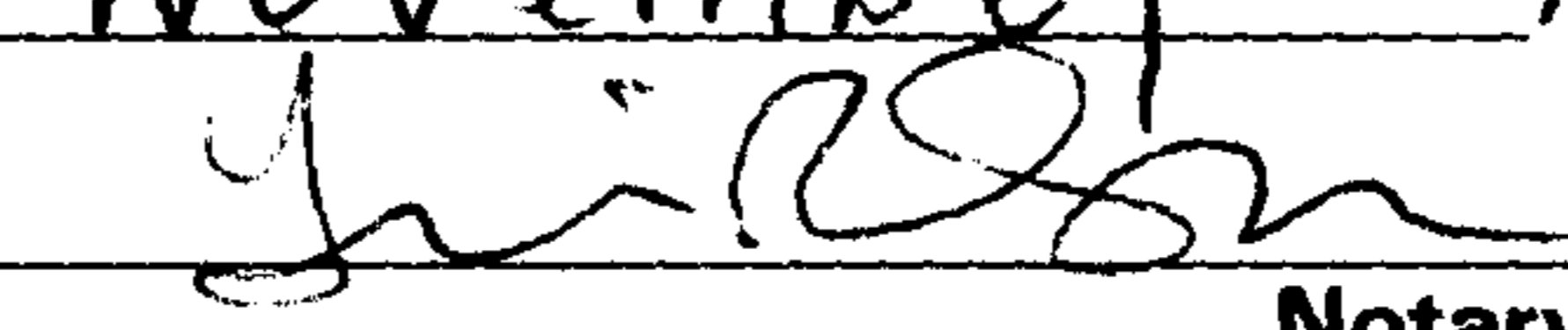
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
) SS
COUNTY OF Jefferson)


20051212000642400 2/3 \$33.00
Shelby Cnty Judge of Probate, AL
12/12/2005 03:41:42PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **ZACK ROGERS and ANNE M. ROGERS, 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 16 day of November, 2005.



Notary Public

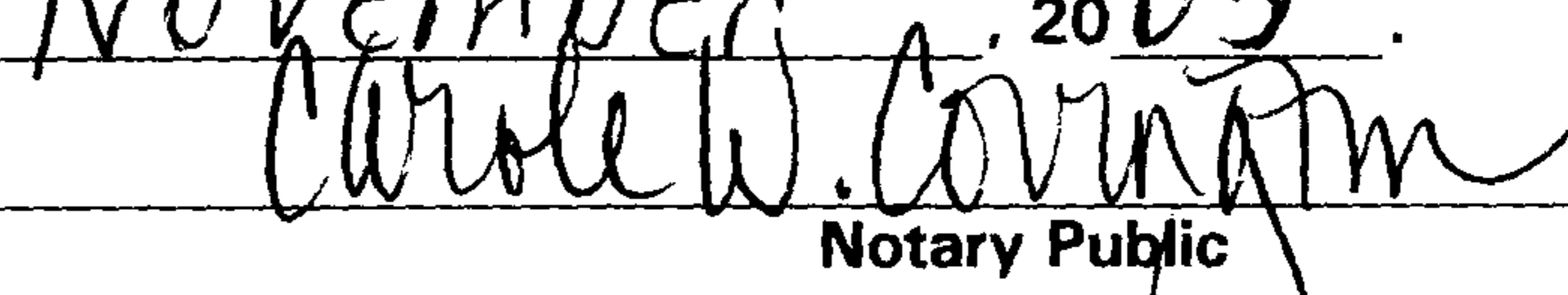
My commission expires 4/19/06

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 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 16 day of November, 2005.



Notary Public

My commission expires 
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 3, 2006
OPEN TO ALL NOTARY PUBLIC UNDERWRITERS


20051212000642400 3/3 \$33.00
Shelby Cnty Judge of Probate, AL
12/12/2005 03:41:42PM FILED/CERT

SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL ESTATE, TO WIT:

LOT 93, ACCORDING TO THE MAP AND SURVEY OF MEADOWBROOK, FIFTH SECTOR, FIRST PHASE, AS RECORDED IN MAP BOOK 8, PAGE 109, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SITUATED IN SHELBY COUNTY, ALABAMA.

KNOWN: 5031 STRATFORD RD

PARCEL: 101010001057037